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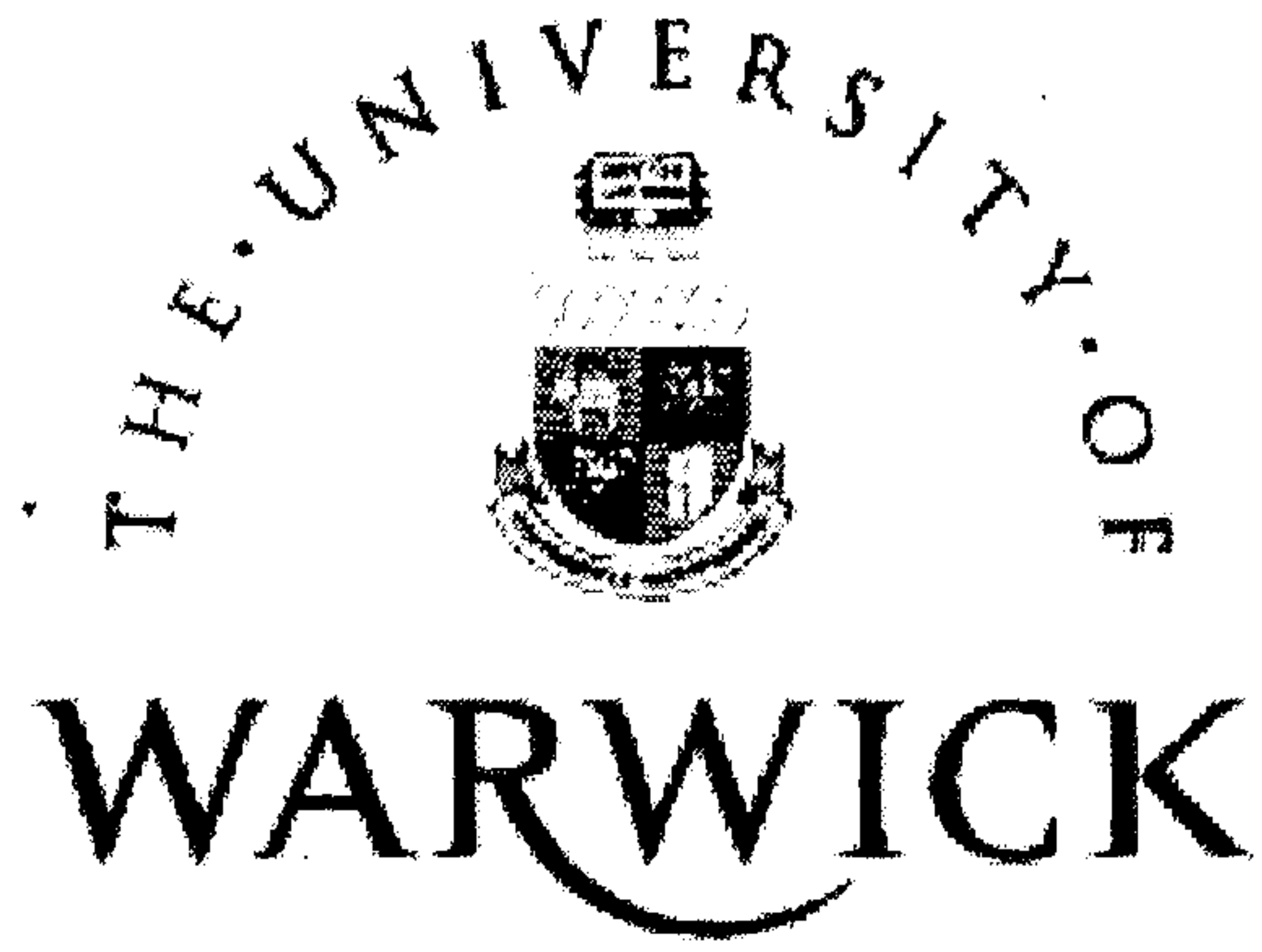
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**INVESTIGATING THE EXTENT TO WHICH  
BRITISH INDIANS DRAW UPON ASIAN INDIAN AND  
BRITISH CAUCASIAN CULTURAL VALUES IN BROWN GOOD PURCHASE**

by

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A thesis submitted in the fulfilment of the  
requirements for the degree of Doctor of Philosophy

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## ABSTRACT

This dissertation aims to investigate the extent to which British Indians draw upon Asian Indian and British Caucasian cultural values in the purchase of a brown good. Drawing upon previously published research and primary data (including a field trip to India, preliminary investigative interviews, two pilot studies and the main survey questionnaire) eleven hypotheses are developed, simultaneously tested and results discussed. A sample size of 425 usable responses, made it possible to use *Factor analysis*, *Pearson's correlation coefficient* and *Multinomial logistical regression* (MLM). MLM's use within cross-cultural research represents an important methodological contribution to this area, as it appears not to have been used before.

The eleven hypotheses in this thesis represent the culmination of an extensive literature review process and understanding of cross-cultural methodological issues. The hypotheses measure three research themes: acculturation, consumer behaviour and culture.

At the causality level, this research study supports previous research that indicates culture as influencing consumer behaviour. More importantly, British Indians consumer behaviour and cultural values are similar, but in differing aspects, to both Asian Indians and British Caucasians. This finding makes a major contribution to our understanding of British Indians and culture's affect on consumer behaviour. Further research into British Indians is encouraged using participants from different socio-economic groups and geographical locations.

Implications of the literature and the research's findings are used to increase awareness of multi-culturalism from both an academic and commercial perspective. Cross-cultural methodological limitations are provided, indicating epistemological issues that require further discussion if this research field is to advance.

**Key words:** Asian Indians; British Indians; British Caucasians; collectivism; community; culture; individualism; friends; extended family; immediate family; materialism; multinomial logistical regression; self-identity; MLM.

## DECLARATION

This is to declare that:

- I am responsible for the work submitted in this thesis.
- This work has been written by me.
- All verbatim extracts have been distinguished and the sources specifically acknowledged.
- During the preparation of this thesis a number of papers were prepared as listed below.

The remaining parts of the thesis are unpublished.

1. Lindridge, A. M. and Dibb, S., (2000) "*British Indians: A case for Market Segmentation*", submitted to the Journal of Targeting, Measurement and Analysis for Marketing.
2. Lindridge, A. M., (2000), "*The Cultural Role of Possessions in the Construction of Social Identity: A Cross-Cultural comparison between Britain and India*", submitted to The Tenth Biennial World Marketing Congress, Cardiff.
3. Lindridge, A. M., (1999), "*To what extent do British Indians draw upon Indian cultural values in their decision making process?*", EMAC Doctoral Colloquium, Berlin.

This work has not previously been submitted within a degree programme at this or any other institution.

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

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## Introduction

*“To be shaken out of the ruts of ordinary perception, to be shown for a few timeless hours the outer and the inner world, not as they appear ... with words and notions but as they are apprehended ... this is an experience of inestimable value to everyone.”*

**Aldous Huxley<sup>1</sup>**

### **I.1 Research rationale**

The first seventy-five years of the Twentieth century witnessed the mass migration of 45 million people (Kuepper et al., 1975). Wallendorf and Reilly (1983) comment that migrants on arrival in their new country often encounter compatriots from their native country. A consequence of this encounter was “opportunities ... to attempt to reconstruct the culture of origin or enmesh in the culture of residence” (ibid., p. 295). The host society’s encounter and interaction with these immigrant cultures is entitled *international cultural interpenetration* (Andreasen, 1990). The effect of this interpenetration on immigrants and their resulting behaviours is known as *acculturation*.<sup>2</sup> These interactions can be assessed from anthropological, consumer behaviour, psychological, psychotherapeutic and sociological perspectives.

One outcome of international cultural interpenetration has been the emergence of consumer behaviours which transcend national boundaries (Featherstone, 1990). Andreasen (1990) and Wallendorf and Reilly (1983) state that this transcendence remains a relatively unexplored area in consumer behaviour research. The need to

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<sup>1</sup> “The doors of perception”, cited from “*Strategy of the Dolphin*”, by Lynch, D. and Kordis, P. L., (1990).

<sup>2</sup> *Acculturation* describes a process of cultural adaptation arising from an individual interacting within two different cultures.



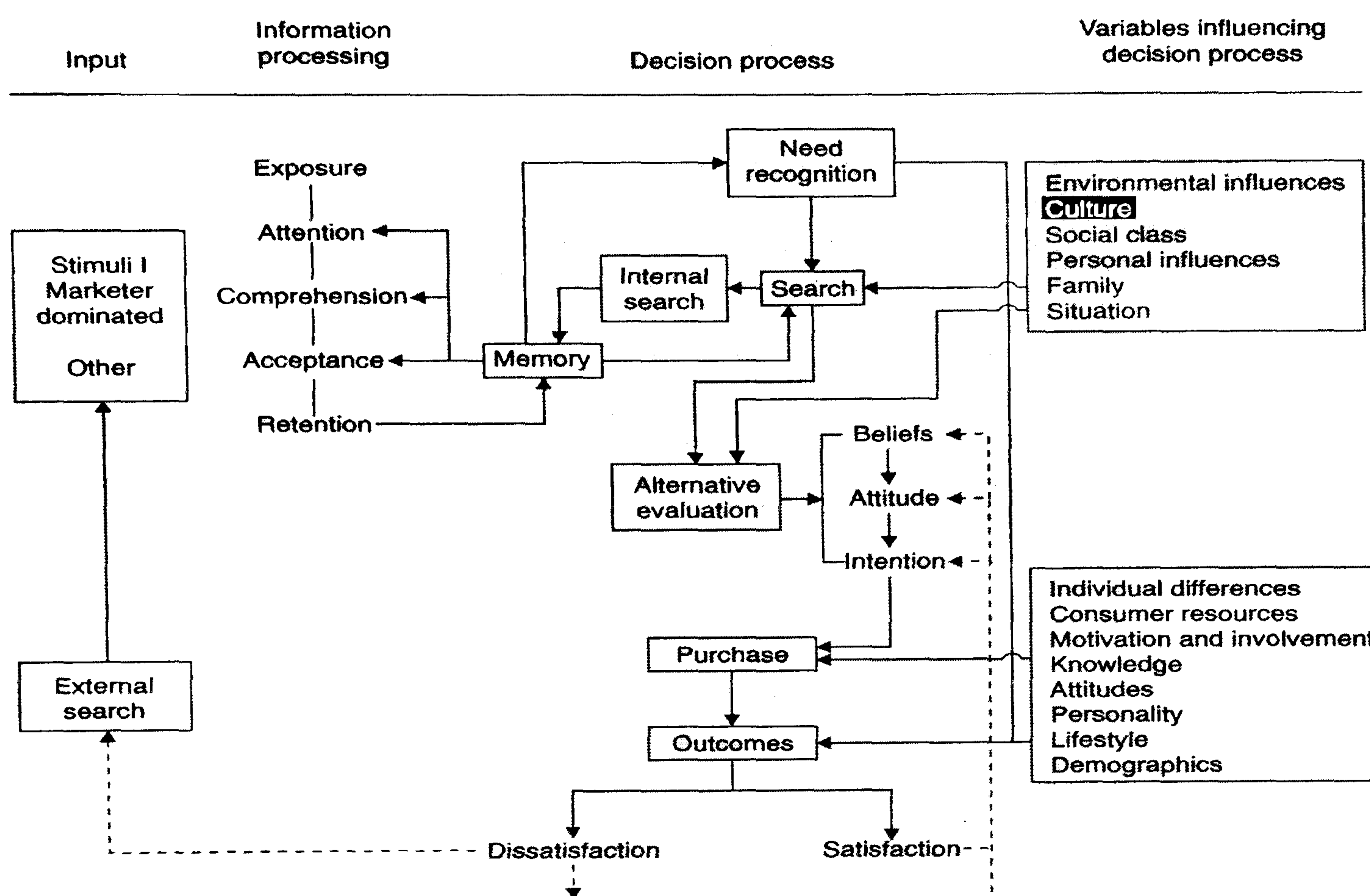
understand the impact of different sub-cultures on consumer behaviour has been noted by other researchers. Matthews (1983) notes that how a product is perceived may vary depending upon the cultural criteria evoked. Foxall and Goldsmith's (1994, p. 206) description of culture's permutation through products and services illustrates this:

“What individuals perceive of their world is not a result of physical factors alone or even their motives and attitudes. It depends also on their cultural frames of reference, the ways in which values are attached first to products and services and then communicated by those goods as they convey the meanings on which culture depends.”

Roth and Moorman (1988) add that understanding cultural criteria can provide researchers with a greater understanding of the factors that contribute to an individual's consumption decisions. The need to understand these cultural criteria is “an important and fundamental question that needs to be addressed” (Lee, 1989, p. 771).

Attempts to assess culture's influence on consumption decisions have given rise to a number of consumer decision-making models, most notably Engel-Blackwell-Miniard (1990), Foxall and Goldsmith (1994) and Howard and Sheth (1969). All these models account for culture's influence in the consumer decision-making process, an example being Engel-Blackwell-Miniard's model, shown in Figure I.1:

**Figure I.1: The Engel-Blackwell-Miniard model**



**Source:** Engel, J. F., Blackwell, R. D. and Miniard, P., (1990), “*Consumer Behaviour*”, 6<sup>th</sup> Edn, Hinsdale, USA: The Dryden Press.

None of these consumer decision-making models, however, takes into account or reflects ethnic minority groups and their cultural diversity within a host dominant culture. Fundamentally, they fail to recognise or elaborate upon the interaction between potentially differing cultures in the consumer decision-making process, i.e. consumer acculturation.<sup>3</sup>

The potential commercial benefits to be gained from understanding consumer acculturation have been noted by researchers. O’Guinn and Faber (1985, p. 116)

<sup>3</sup> Consumer acculturation describes an eclectic process of learning and demonstrating consumption behaviours, knowledge and skills arising from an individual interacting between two cultures.

point out “a more thorough understanding of consumer ... acculturation may allow us to more effectively target and promote products and services to different segments of ethnic markets in the same way we use demographics and psychographics to segment the general population”. An increasing awareness of consumer acculturation amongst academics and industry can be attributed to the growing importance of ethnic marketing campaigns to Afro-Caribbean, Hispanic and other ethnic minorities in the United States (Lindridge and Dibb, 2000).

Marriott (1990), however, urges caution when comparing cultures and individuals within them. This, he argues, is a particular problem because the social sciences are predominantly Western centric. Researchers attempting to observe and measure other cultures tend to impose Western categorisations that were derived from and are only applicable in a Western cultural context. This has important implications for how cross-cultural research, whether academic or commercial, is conducted.

## **I.2 Purpose of the research**

Foxall (1996) comments that in trying to understand consumer behaviour the context in which it occurs tends to be ignored. This thesis attempts to identify the influence of culture within the buying process<sup>4</sup> and place its influence within a culturally determined societal context by addressing the research question:

To what extent do British Indians draw upon Asian Indian and British Caucasian cultural values in the purchase of a brown good?

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<sup>4</sup> The terms “buying process” and “consumer behaviour” used throughout this research refer only to aspects of culture’s influence within the consumer decision-making process.

The extent to which British Indians drew upon Asian Indian and British Caucasian cultural values within the buying process will be assessed through a recent brown good purchase, for example a colour television.<sup>5</sup>

This thesis therefore does not claim to explore the complete buying process undertaken by the consumer. Instead, it identifies the influence of culture upon the buying process within a culturally determined societal context. The research will:

- identify Asian Indian, British Indian and British Caucasian cultural values and examine how they are manifested through group and individual consumer and societal behaviour (refer to Chapters One and Two);
- analyse how British Indians have adapted to Asian Indian and British Caucasian cultural attitudes and values, from an *acculturation* perspective (refer to Chapters One and Two);
- propose a consumer behaviour model identifying the relationship between consumer behaviour and culture and for Asian Indians, British Indians and British Caucasians (refer to Chapters Two and Seven);
- test the proposed consumer behaviour model via a number of hypotheses, using a variety of statistical approaches (refer to Chapters Three, Five and Six) and
- make suggestions regarding future research and identify the commercial implications of the findings (refer to Chapter Seven).

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<sup>5</sup> A brown good is defined as a non-kitchen electronic product purchased for domestic use.

### **I.3 A short history of British Indians**

Parkes, Laungani and Young (1997) identify that a core aspect of a group's culture is a shared past history. To understand British Indian culture in the Twenty-first century it is important to identify and recognise the historical experiences that underlie it. The identification of British Indians' history will contribute to the recognition of the antecedents and origins of their consumer and cultural behaviour.

The history of British Indians is linked to Britain's past imperial policy of colonial expansion. Although Imperial Indian army regiments served Britain in both world wars, the history of Indian migration to Britain did not truly commence until the late 1940s. Britain was undergoing a period of rapid economic growth giving rise to labour shortages. Previous attempts to attract displaced European Caucasians had failed to generate sufficient labourer numbers and in response the British Government turned to its colonies and ex-colonies in Africa, the Caribbean and the Indian sub-continent (Parekh, 1986). The migration of Asian Indians was furthered by the violent partition of the Indian sub-continent and Britain's offer of employment in a peaceful country was an attractive proposition. Hutnik (1991) describes the employment offered as poorly paid jobs scorned by Caucasians, resulting in Asian Indian migrants being "seen and treated largely as factory fodder" (Parekh, 1986, p. 2). The influx of immigrants in general was so successful that the British Government responded by the introduction of the Commonwealth Immigrants Act (1962). The Act aimed to restrict free migration to Britain to those individuals holding a British passport. The legislation's effectiveness was, however, limited by forthcoming international crises.

The late 1960s and early 1970s saw a second wave of Indian migration to Britain. Previously Britain had encouraged Asian Indian migration to its imperial colonies, for example, Africa, to further the economic worth of both parties (Kuepper et al., 1975). By the middle of the 1960's African Indians had become an increasingly powerful group within the now ex-colonies of British Africa. Partly as a result of independence, the African continent witnessed the growth of African nationalism, bringing the prospect of forced expulsions of African Indians (Bhachu, 1985). In 1967, Kenya moved against its Indian population forcibly expelling those Kenyan Indians holding British passports. The reason given for their expulsion was the perceived dominance of Kenyan Indians within the civil service and other public sectors (ibid.). In 1972, Uganda expelled its Indian population claiming they were undermining the economy and were publicly flaunting their economic wealth in front of impoverished black Africans. Expelled African Indians predominantly migrated to Britain, Canada, India and the United States, resulting in the separation of families and communities (Kuepper et al., 1975).

#### **I.4 British Indians today**

The arrival of African Indians to Britain was a different experience from that encountered by Asian Indian immigrants. Unlike earlier Asian Indian immigrants who took menial employment vacancies unwanted by British Caucasians, African Indians were highly educated with either a commercial or civil service background (Bhachu, 1985). Furthermore, the majority of these migrants had been transferring money to British banks prior to their expulsion from Africa (ironically lending credence to the African states' claims of Indians undermining their economies) (ibid.). African Indians were then able to buy property, establish themselves in

business and continue a comfortable lifestyle, typically in Leicester and London (Kuepper et al., 1975). Asian Indian immigrants however, due to their employment in manual labour, were concentrated in the Midlands and Northern England and experienced a less comfortable lifestyle.

The contrasting differences in Indian immigrants' arrivals have not prevented them from adapting to British life. Robinson (1988) notes that between the period 1971 to 1981 British Indians were three times more likely to have moved up a social class than to have moved down. The result is that British Indians tend to be over-represented in the professions and in business occupations (ibid.). This tendency is reflected in Table I.1:

**Table I. 1: British males by ethnicity and occupation\***

	Caucasian		Indian	
	(000's)	%	(000's)	%
<b>Total (000's)</b>	<b>13,871</b>	<b>100</b>	<b>246</b>	<b>100</b>
Managerial and professional		41		47
Skilled and unskilled manual		41		36
Partly skilled		18		17

\* Employment average over period 1998 - 2000.

**Source:** National Statistics, (2001, p. 34).

British Indians' upward social mobility has been reflected in their emergence as one of Britain's wealthiest ethnic groups (Nwankwo and Lindridge, 1999).

## **I.5 Research Hypotheses**

The hypotheses tested in this thesis address two research themes:

- A comparison of British Indians cultural values and consumer behaviour with those of Asian Indians and British Caucasians.
- The effect of *acculturation* on British Indians cultural values and consumer behaviours.

The first research theme examines the extent to which British Indians are similar to Asian Indians or British Caucasians in terms of their consumer behaviour and cultural values. The eight hypotheses focus on the sample groups' consumer behaviour and cultural values. These hypotheses are characterised by one null hypothesis and two alternative hypotheses, which can be summarised as:

- **H0-1:** Represents the null hypothesis and indicates no significant difference between Asian Indians, British Indians and British Caucasians.
- **H1-1a:** Acceptance of this alternative hypothesis indicates Asian Indians and British Indians are significantly different from British Caucasians.
- **H1-1b:** If this alternative hypothesis is accepted then British Indians and British Caucasians are significantly different from Asian Indians.



The choice of two alternative hypotheses is unusual but a logical one considering the comparative nature of this research.

In the second research theme the four *acculturation* hypotheses measure the extent to which British Indians' cultural and consumer behaviour might have adapted to British Caucasian cultural values. Each hypothesis has a null (H0) and an alternative hypothesis (H1).

## **I.6 Methodology**

This research assesses the extent to which British Indians draw upon Asian Indian and British Caucasian cultural values in the purchase of a brown good, using statistical analysis to identify significant differences and similarities. The nature of this research therefore represents a cross-cultural study of three groups (Asian Indians, British Indians and British Caucasians) in two countries (Britain and India). The methodology applied comprises a number of stages. The initial stage involved a fact-finding visit to India to understand the socio-economic context of Asian Indian consumer behaviour. This was followed by a literature review drawing upon a variety of research fields. Informal discussions with British Indians were then used as the basis for framing the hypotheses. The hypotheses were tested using a questionnaire generated as a result of the literature review, previously published questionnaires and two pilot studies. The first pilot study assessed whether representatives of the three groups demonstrated the consumer behaviour and cultural values identified in the literature. The second pilot study examined the relationships between the buying process and cultural values of interest. This latter study allowed the questionnaire to be finalised. In total 2,634 questionnaires were

sent to the three groups resulting in 425 usable questionnaires, with the data gathered analysed using the SPSS statistical package. The results are then discussed within the context of the literature review and respondents' comments. A full explanation of the methodology is provided in Chapters Three and Four.

## **I.7 Research scope**

The scope of this research is constrained by two cross-cultural considerations which are identified in Chapters Four and Seven. First, the data were collected from male Chartered Accountants living in the cities of London and Mumbai (Bombay) only. The choice of this narrow socio-economic demographic group arose from the need to ensure *construct equivalence*.<sup>6</sup> The justification for this is presented in Chapter Four (sections 4.3 and 4.4). Secondly, it is recognised that the cities of London and Mumbai are not representative of either Britain and Indian society. A further problem arose with the choice of respondents from Mumbai, which is India's financial centre. Asian Indian respondents may have been exposed to Western cultural values, i.e. North American and Western European, through their employment in Western financial institutions. Sample group independence therefore may have been unintentionally violated. This is discussed further in Chapter Four (section 4.5.3) and Chapter Seven (section 7.4.2).

## **I.8 Organisation of the thesis**

This thesis consists of seven chapters. Chapter One presents a general view of the literature and the relationship between culture and consumer behaviour. This is

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<sup>6</sup> *Construct equivalence* is a cross-cultural methodology criterion applied to sampling.

summarised within a simple model. This is followed by a discussion on the ontological nature of culture, establishing how culture has manifested itself within individual and societal behaviours. The identification of these cultural manifestations is then applied to Asian Indians', British Indians' and British Caucasians' attitudes and behaviours. Consideration is given to the effect that *acculturation* has upon British Indians.

Chapter Two considers the cultural values and behaviours identified in Chapter One in relation to three potential influences on consumer behaviour, i.e. materialism, reference group usage and self-identity. These issues are considered for each of the three ethnic groups. The particular impact of acculturation on British Indians is examined in detail. The culmination of the literature review is a proposed consumer behaviour model illustrating the relationship between *acculturation*, consumer behaviour and culture.

The statistical analysis used in the research is discussed in Chapter Three. Univariate, bivariate and multivariate statistical approaches are explored. *Factor analysis* and *multinomial logistical regression*, the multivariate techniques extensively used in the analysis, are discussed in detail.

The research methodology is discussed in Chapter Four. This involves a review of the implications and limitations of cross-cultural research and culminates in a discussion of the sampling process. The sources of the scales used throughout the questionnaire are identified, followed by the questionnaire implementation procedures used. The final section presents an overview of the data gathered, testing for respondent bias and culminating in a profile of respondents.

Chapter Five presents the initial statistical analysis. This is followed by the identification and labelling of the factors arising from the *factor analysis*.

The factors identified in Chapter Five are then submitted to statistical analysis to test the hypotheses in Chapter Six. The culmination of this analysis is a *multinomial logistical regression model* which results in the modification of the consumer behaviour model in Chapter Two.

Chapter Seven discusses the results of the data analysis in more detail. The academic and commercial contributions of the research are then explored and a critique of the research provided. The chapter concludes with a review of future research directions arising from the thesis.

The bibliography and appendices are then presented. The appendices comprise a description of the Hindu and Jain religion, a religious profile of respondents, an *acculturation* model describing ethnic minorities' integration to the host society and a description of India's growing consumer society together with copies of the research instruments and covering letters.

## Chapter 1: Culture, ethnicity and identity

*“Whenever I hear the word ‘culture’ I reach for my revolver.”*

**Herman Goering<sup>7</sup>**

### **1.1 Introduction**

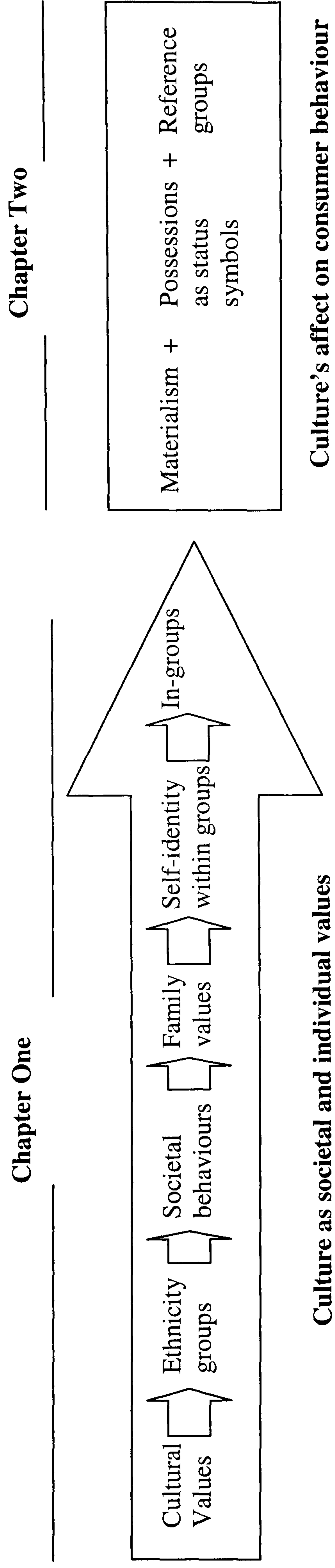
McLeod and O’Keefe (1972) argue that to understand culture’s contribution to human behaviour we must specify its social origins and the process by which it is learned and maintained. Wallendorf and Reilly (1983) argue that empirical assessment of cultural styles requires a thorough understanding of the cultures concerned. The literature presented in Chapters One and Two addresses these issues by discussing the theoretical arguments that underpin consumer behaviour and culture. These theoretical arguments are then applied to Asian Indians, British Indians and British Caucasians. This process will provide the means to compare Asian Indian and British Caucasian individual and societal behaviours, identifying the contrasting cultures with which British Indians interact. Chapter One reviews the ontological aspects and effects of culture on Asian Indians’ and British Caucasians’ individual and societal behaviour. It concludes with a discussion about the aspects of British Indian behaviour which can be attributed to Asian Indian and British Caucasian cultures. Chapter Two reviews how these cultural values may affect the buying process, concluding with the particular impact of *acculturation* on British Indians’ consumer behaviour.

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<sup>7</sup> Cited from “*Strategy of the Dolphin*”, by Lynch, D. and Kordis, P. L., (1990).

The core topics of the thesis and their relationship with each other are summarised in Figure 1.1 (refer to next page). These core topics are then elaborated upon through the development of a proposed consumer behaviour model illustrating the relationship between *acculturation*, culture and consumer behaviour. This model is presented and expanded upon at relevant points in the literature review. Bold italics are used to identify these points. The culmination of this process is a behaviour consumer behaviour model illustrating the role of culture within the buying process (see Chapter Two).

**Figure 1.1: Overview of literature review**



## 1.2 Culture and ethnicity

Betancourt and Lopez (1993) argue that in order to understand the psychological implications of *ethnicity* it is essential to identify the specific cultural characteristics associated with an *ethnic group*. The authors (p. 630) argue that “because culture is closely intertwined with concepts such as race, *ethnicity* and social class, and because conceptual confusion has been an obstacle for progress in this area, it is important to first define culture and point out its relationship to these related concepts” (Italics indicate researcher’s emphasis). Culture will therefore be defined and then applied to *ethnicity*, leading into an explanation of the three *ethnic groups* studied in this research.

### 1.2.1 Defining culture

In 1952 Kroeber and Kluckhohn cited 164 definitions of culture, illustrating the difficulty in achieving a comprehensive definition. By 1981, Budde, Child, Francis and Kieser stated researchers were still unable to conceptualise and define “culture”. Triandis et al. (1986, p. 258) describe culture as “a fuzzy, difficult to define construct”. Furthermore LaFramboise, Coleman and Gerton (1993) criticise definitions of culture for either omitting a salient aspect of culture or for generalising beyond any real meaning. Problems in defining culture may relate to its ontological reality, typified by the contrasting arguments of the *cultural nominalists* and *cultural realists*.



*Cultural nominalists* argue that:

“Culture has no ontological reality; it is neither a superorganic reality external to the organism, nor is it an idea in the mind of the organism. Culture is a logical construct, abstracted from human behaviour, and as such, it exists only in the mind of the investigator.”

**(Spiro, 1951, p. 24)**

*Cultural nominalists'* belief that culture exists only in the mind of the investigator is problematic. Acceptance of this argument would imply that any significant differences in the ethnic groups' behaviour measured in this thesis are attributable to the researcher's imagination. This belief would then invalidate any research findings! The *cultural realists'* definition of culture offers a more acceptable alternative:

“Culture thus becomes a continuum of extrasomatic elements. It moves in accordance with its own principles, its own laws; it is a thing sui generis. Its elements interact with one another forming new combinations and syntheses ... Culture is not determined by man, by his wishes, will, hopes, fears, etc. Man is, of course, prerequisite to culture; he is, so to speak, the catalyst that makes the interactive process possible. But the culture process is culturally determined, not biologically or psychologically.”

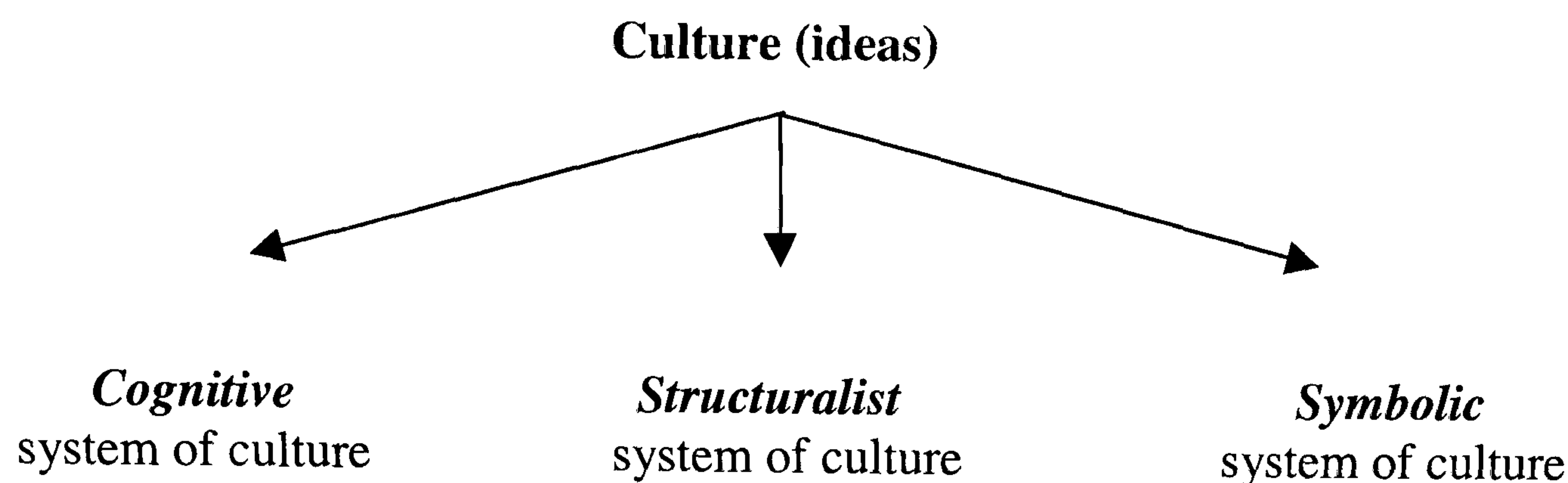
**(White, 1949, p. 374)**

Taylor's (1891, p. 1) definition of culture typifies the *cultural realists'* view: "That complex whole which includes knowledge, beliefs, art, morals, law, customs and any other capabilities and habits acquired by man as a member of that society". Sojka and Tansuhaj (1995, p. 469) support this adding, "Culture is a set of socially acquired behaviour patterns and meanings common to the members of a particular society or human group". This process of acquiring behaviour patterns is a central tenet of this research and therefore this research accepts the *cultural realists'* definition of culture.

Venkatesh (1995) argues that the concept of a pure culture, one that remains independent of external influence, can only exist in the mind of the individual. Instead, culture changes through conflict, creativity, disagreement, democratisation innovation, internal or external industrialisation and modernisation (Oyserman, 1993; Rohner, 1984). Culture represents then an ongoing and evolving set of cultural values and norms adhered to by a group of people.

If culture exists as an entity external to individuals, questions are raised about whether it is observable and measurable. Keesing's (1974) definition of culture as a system of three ideational themes provides a means for observing and measuring culture (see Figure 1.2).

**Figure 1. 2: Keesing's culture as a system of ideas**



**Source:** Keesing, R. M., (1974), "Theories of culture", Annual Review of Anthropology, Volume 3, pp. 73 - 97, (Figure, authors).

The *cognitive system*, drawing upon the Sapir-Whorf hypothesis, argues that individuals are cognitively dependent on the categories and distinctions within their language. If no words exist to express a concept then the concept is not available to those people (Hayes, 1994). The language we are taught from birth then intentionally shapes and structures both our social behaviour and our vision of the world. Farb's (1974) research among bi-lingual Japanese women married to American servicemen supports this. When respondents were interviewed in both languages, attitudes expressed differed markedly depending on the language used. For example, written responses to the statement "When my wishes conflict with my family ..." in Japanese were, "It is a time of great unhappiness" (evidence of group sorrow) but, in English, were "I do what I want" (evidence of individual strength). It was concluded that this was evidence of the women expressing attitudes relevant to that particular language world (ibid.). Farb's research suggests that bi-lingual individuals may subconsciously alternate between differing cultures and subsequently demonstrate noticeably different behaviour patterns.

The *structuralist approach*, drawing upon the work of Levi-Strauss, focuses on the social organisation, societal structures and the manner in which they are learned and acted upon by individuals. Culture is viewed as a set of shared *symbolic systems* which are a construct of cumulative creations in the individual's mind, manifesting themselves in art, kinship, language and myths (Keesing, 1974). Reber (1985) adds that the *structuralist approach* should also include religion, as religion exists as a societal structure. This structure provides a system of beliefs with either institutionalised or traditionally defined patterns of behaviour and ceremony.

The third ideational theory views culture as a *symbolic system* manifesting itself through a system of shared meanings and symbols, which are recognised by individuals' as part of their culture. The *symbolic system* can be categorised into *objective* and *subjective culture* (Rohner, 1984). *Objective culture* is defined as a physical object whose status or function is publicly verifiable, can be observed by all and is not dependent upon internal mental processes. For example, a statue of the god "Ganesha" becomes a physical manifestation of Hindu religious beliefs. *Subjective culture* is defined as a group's characteristic way of perceiving and controlling their social environment through norms, roles, rules and values (Triandis and Vassiliou, 1972). These values dictate desirable or prescribed behaviours for those holding positions in the social structure (ibid.).

Kroeber and Kluckhohn's (1952, p. 18) definition of culture supports the *symbolic system* of culture. The authors observed numerous definitions of culture commenting on "patterns, explicit and implicit, of or for behaviour transmitted by symbols, constituting the distinctive achievements of human groups ... [and] ideas and their attached values". Geertz (1973, p. 89) also views culture as symbolic:

“Culture denotes a historically transmitted pattern of meanings embodied in symbolic forms by means of which men communicate, perpetuate and develop their knowledge about and attitudes towards life.”

Does the inability to reach a consensus definition of culture pose a problem for research? Whiting (1976) argues that culture should be kept as a packaged, unexamined variable. Rohner (1984, p. 111) adds, “little attempt is made, as a rule, to determine what culture is, or to determine what about culture produces the claimed effects”. Segall (1983) argues that this approach is acceptable as attempts to define culture are irrelevant. Instead, culture should be viewed as a complex bundle of independent variables, which are attributed to behaviour.

This research accepts the *cultural realists*' argument of culture existing as a separate entity, manifested through the *symbolic system* by *objective* (symbolism through objects) and *subjective* cultural means (behavioural patterns). The *symbolic system* interpretation of culture has been chosen since it provides a means of measuring respondents' consumer and cultural behaviours.

Segall's (1983) definition of culture as a collection of independent variables therefore provides an opportunity to identify relevant cultural values. Asian Indian and British Caucasian individual and societal behaviours will be discussed through the following four independent variables identified from the literature review as relevant to culture:

- Religion's role within culture as a sampling and *ethnicity* criteria for Britain and India is reviewed in section 1.2.3.

- Societal behaviour, identifying the relationship between cultural values and societal behaviours, providing a means of categorising and classifying Asian Indian and British Caucasian behaviours, is reviewed in section 1.3.2.
- Individual self-identity, describing how cultural values through societal behaviours influence the individual's sense of identity, is reviewed in section 1.3.3.
- In-groups, identifying how individuals consolidate their self-identity through attachments to other people, are reviewed in section 1.3.4.

## 1.2.2 Defining Ethnicity

In discussing Asian Indian and British Caucasian culture the researcher is faced with a cultural categorisation task of identifying which people adhere to the cultural values ascribed to them. This is particularly problematic in a heterogeneous society like India whose population numbers over one billion, who follow the world's main religions and speak over 200 languages (Crowther et al., 1991). The American Psychological Association (1994) recommends that any categorisation and description of individuals should be by their *ethnic group*. The attribution of British and Indian cultural values to specific *ethnic groups* will remove any ambiguity.

Phinney (1996a) states that *ethnicity* as a concept lacks any clear theoretical framework and only has a limited empirical base. Mohan (1980, p. 272) comments, "the notion of *ethnicity* has been defined in a variety of ways, yet controversy

continues as to its proper meaning”. Phinney (1990) comments that this is indicative of the general confusion and disagreement regarding the concept of *ethnicity*. Bouchet (1995, p. 74) describes attempts to define *ethnicity* as “a loaded concept, which either reflects the *Zeitgeist* or functions as a guideline for an investigation or another type of action”. However, in spite of these difficulties this research requires a clear definition of *ethnicity*.

The term *ethnicity* derives from the Greek words “ethnos” describing the *people of a nation or a tribe* and “ethnikos”, which stands for *national* (Betancourt and Lopez, 1993). These two Greek words form a recurring theme in defining *ethnicity* as a nation or group who share one or all of the following in common: culture, descent, language, nationality, race and religion (Betancourt and Lopez 1993; Costa and Bamossy, 1995; Hirschman, 1983; Phinney, 1996b; Venkatesh, 1995).

*Ethnicity* may be assessed then by common characteristics such as race or country of origin (Phinney, 1996b). Yet racial classification is problematic as race is generally defined by an external source in terms of physical characteristics, such as skin colour (Betancourt and Lopez, 1993). There are often greater differences within rather than between racial groups. These might include educational levels, generation of immigration, geographical region and family structure. This makes categorisation of *ethnicity* by racial characteristics extremely difficult (Jones, 1991; Zuckerman, 1990).

Alternative definitions of *ethnicity* focus upon migration and resulting minority status. Weber (1968, p. 389) argues that *ethnicity* is merely a matter of belief, describing *ethnic groups* as “those human groups that entertain a subjective belief in

their common descent because of similarities of physical type or of custom or both, or because of memories of colonisation and immigration”. Venkatesh (1995) shares this definition adding that *ethnicity* is an ideologically fashioned term to describe a group which is culturally and / or physically outside the dominant cultures of the day. This implies that *ethnicity* only becomes apparent or experienced when one is in a minority.

Is it possible to reach a consensus? Barth (1969), De Vos (1975) and Venkatesh (1995) concluded that *ethnicity* is defined by self-identification of the group concerned, mediated by the perceptions of others. Venkatesh (1995) adds two sets of principles that are applicable to Barth (1969) and De Vos’s (1975) statement. The *inclusionary-exclusionary principle* describes group inclusion or exclusion from another group’s activities. The *difference-identity principle* describes how perceived or real differences affect the group’s or individual’s identity. *Ethnicity* might then be determined by noticeable differences between the group’s interactions and relationships rather than by population size and dominance.

This research requires a definition of *ethnicity*, which can be attributed to cultural values. Isajiw’s (1974, p. 118 and p. 120, author’s additions in italics) definition of *ethnicity* is accepted by this research as it addresses issues of status within society and the potential cultural similarities noted earlier:

“Group or category of persons who have common ancestral origin and the same cultural traits, who have a sense of peoplehood and Gemeinschaft type of relations ... and have either minority or majority



status within a larger society with membership of an ethnic group an involuntarily group of people who share the same culture.”

### 1.2.3 Culture, ethnic groups and religion

This thesis views culture from a *symbolic system* perspective where cultural values are partly determined by the *ethnic group's* common ancestral origins and cultural traits. One determining factor of an *ethnic group's* cultural values may be religion. Engel, Blackwell and Miniard (1990) describe religion as a macro-level transmitter of values. These values are based upon a set of ethical requirements regarding how a person should behave so as to please a higher authority, i.e. God(s). As a result, religious values inherently establish themselves in culture through the beliefs, general behaviour and the laws of a group. *Ethnic groups* may then be identified and categorised separately from a racial categorisation by their religious affiliation, for example Asian Indian Hindu, Asian Indian Sikh and so forth.

Religion is discussed within this thesis from a generic perspective of faith. It is recognised that religious faiths consist of the same underlying values even though their manifestations differ. For example, the Christian faith consists of various denominations but the underlying belief in the resurrection of Christ identifies Christians as sharing similar beliefs and values. Consideration will also be given to individuals who are non-religious, i.e. atheist.

For the purpose of this research, British cultural values will be reviewed from a Christian perspective as this represents the dominant religious faith in Britain. Indian cultural values will be discussed from a Hindu and Jain religious perspective.

Although Hinduism is the dominant religion of India, the Jain religion has a strong presence in both Indian sample groups used in this research. (Refer to Appendix One for further information on Hinduism and Jainism and Appendix Two for a religious profile of respondents). The *ethnic groups* used in this research are defined thus:

- Asian Indians: Resident in India whose religious beliefs are atheist, Hinduism or Jainism.
- British Indians: Resident in Britain whose ancestry originated from India and whose religious beliefs are atheist, Hinduism or Jainism.
- British Caucasians:<sup>8</sup> Resident in Britain whose ancestry originated from Britain and whose religious beliefs are either atheist or Christian. (The term British makes no consideration for possible cultural differences between the four countries that constitute Britain, with apologies to all those non-English people for thus generically categorising them).

### 1.3 Culture and behaviour

This section explores the relationship between behaviour and culture from an individual and societal perspective. The identification of these cultural parameters

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<sup>8</sup> The term “British” is also used throughout this thesis to refer to previously published research conducted in Britain, where researchers do not indicate the ethnic profile of their sample groups.

will provide a means to assess Asian Indian and British Caucasian culture.

### 1.3.1 Does culture affect behaviour?

To assess the extent to which cultural values affect individuals it is important to identify the impact of culture upon behaviour. This will be discussed by returning to the *cultural nominalists'* and *cultural realists'* perceptions of culture.

Segall (1983), arguing from a *cultural nominalist* perspective, notes that the concept of culture is so difficult to define and conceptualise that it is impossible to identify any relationship to behaviour. Rohner (1984, pp. 116 - 117) agrees with this, commenting:

“The behaviour of individuals in various work settings is never guided by culture per se. Rather, it is guided by the individual’s own cognitive, affective, perceptual and motivational dispositions that may, in varying degrees, also be what the analyst ultimately comes to call culture.”

If culture is a set of ideas, which bond together a group of people, then this implies a collective knowledge of their cultural values. Rohner (1984, p. 122) argues against this, as no single individual can know “the full range of meanings that define the culture of his or her people”. Culture cannot, from a *cultural nominalist* perspective, be attributed to behaviour.

Bond (1988) and Kim et al. (1994), drawing upon the *cultural realists*, argue that culture and the individual are interrelated. This manifests in interactions between

the beliefs, norms, organisations and social structures of the culture (Giddens, 1984). Leung and Bond (1989) suggest that this interrelationship encourages interdependence allowing individuals, society and their culture to function. With each situation encountered by society or its members, cultural conventions are drawn upon prompting behaviour acceptable to their society. Kitayama et al. (1997) and Kim et al. (1994) add that individuals are aware of their cultural values but only use them for guidance, as individuals are in themselves self-directing. The individual can then accept, reject or select any cultural value.

So does culture affect behaviour? This research has accepted the *cultural realists'* definition of culture and therefore accepts their argument that culture affects behaviour. The *cultural nominalists'* argument of behaviour being guided by the individual's cognition ignores behaviour being directly and / or indirectly controlled by society's norms and values. These norms and values are based upon the needs of the group, which have contributed to their survival making them an integral aspect of culture according to these arguments. Culture does affect behaviour.

### **1.3.2 Culture and societal behaviour**

Hofstede's (1980) research on cultural values in fifty-three countries applied a construct entitled "*collectivism*" and "*individualism*". Yamaguchi et al. (1995, p. 744) describe these terms as "the degree by which a culture encourages, fosters and facilitates the needs, wishes, desires and values of an autonomous and unique self over those of a group". These two generic terms provide a classification of a country's culture and behaviour, which is relevant to this thesis.

*Collectivist* societies emphasise the need for a collective identity derived from connectedness, mutual deference or compromise and social interdependence (Hofstede, 1980; Tafarodi and Swann Jr, 1996; Triandis, 1989). Individuals in these societies subordinate their own needs to suit the perceived wishes of those in their social milieu, i.e. in-group (Tafarodi and Swann, 1996). Individual subordination is accepted in return for affiliation to the majority group (Triandis et al., 1988). Triandis (1990, p. 96) describes the consequences of individual subordination as “homogeneity of affect if group members are sad, one is sad. Pride is then taken in the group’s successes and achievements rather than any one individual’s contribution.”

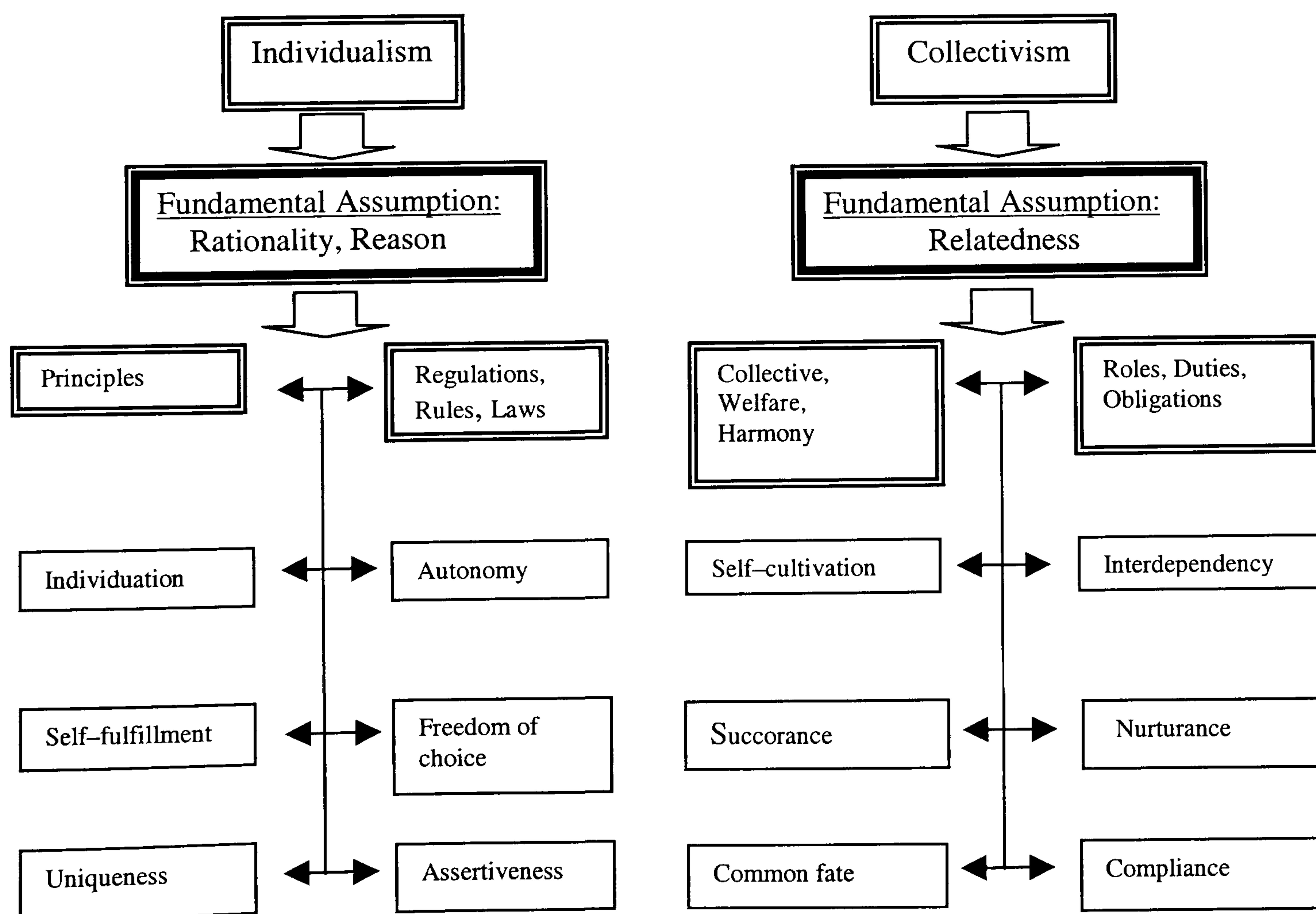
*Individualistic* societies can be categorised as either *expressive* or *utilitarian*. *Expressive individualism* emphasises individual assertiveness, autonomy, creativity, emotional independence and initiative. Furthermore, the individual has a right to behaviour regulated by their own individual attitudes, primacy of personal goals over in-group goals and privacy (Tafarodi and Swann, 1996; Triandis, 1989; Triandis, et al., 1988). Markus and Kitayama (1991) argue that the individual is encouraged to view others in terms of autonomy (independent of specific others) and abstract dispositions (internal attributes which are invariant over time and context). Any attempt at conformity then is shunned as a sign of weakness (Tafarodi and Swann, 1996).

*Utilitarian individualism* stresses, “personal interest, material success, personal responsibility, accomplishment, property, work, earning and saving money” (Halman, 1996, p. 198). This is *utilitarian* because it “sees life as an effort by individuals to maximise their self interest ... *Utilitarian individualism* views

societies as arising from a construct that individuals enter into only in order to advance their self interest” (Bellah et al., 1986, p. 336).

An overall representation of the interaction and relationships within *collectivism* and *individualism* is presented in Figure 1.3. The diagram identifies the fundamental assumptions that underlie *collectivism* and *individualism* and the resulting tenets of both cultural value systems. Under *collectivism* society’s beliefs reflect its communal nature. In *individualism* the diagram illustrates society’s belief in the individual’s right to autonomy and self-expression. It is worth noting that *individualism* and *collectivism* represents a continuum, therefore societies may ultimately demonstrate aspects of both cultural systems.

**Figure 1. 3: Individualism and collectivism - An integrated framework**



**Source:** Kim, U., Triandis, H. C., Kagitcibasi, C., Choi, S. - C. and Yoon, G., (1994), “Introduction”, in “*Individualism and Collectivism: Theory, method and applications*”, Sage, London, GB, pp. 1 - 16.

Societal behaviours have been identified as being either *collectivist* or *individualistic*. This generic classification of societal behaviour however does not identify individuals' roles within these societies. This is important as individuals are vassals of their respective cultures who will identify with that culture and behave accordingly. The individual's role and sense of identity within a culturally determined society and its subsequent effects are now discussed.

### **1.3.3 Culture and individual self-identity**

Hoare (1991, p. 45) states that an individual exists within a society which anchors and sponsors identity "within a culturally determined relativistically unique cosmology". Marsella (1985, p. 291) adds "within all cultural traditions a normative self-structure reflecting the values and goals of the culture, as well as their socio-environmental patterns may be identified". Douglas and Isherwood (1979) argue that the self becomes a product of culture enabling "a person to act, live and function naturally and adaptively to the respective cultural context" (Kitayama et al., 1997, p. 1246). This interaction between culture and self-identity provides the individual with a means of self-identification with a group, for example being British.

One determinant of individuals' self-identity is their sense of social identity. Social identity theory states that the individual's concept of self is derived from membership of groups (Tajfel and Turner, 1979). Group membership entails behaviours and roles, which help individuals in determining their sense of social identity. For example, a teacher's social identity might be derived from the belief they are making a worthwhile contribution to society. Social role performance

occurs when the individual adjusts their behaviour associated with a particular social role to satisfy society's social expectations (Kleine III, Kleine and Kernan, 1993; Schenk and Holman, 1979). For example, a schoolteacher is expected to demonstrate behaviour in class that encourages learning. For each social role the individual develops an identity schema. This constitutes the individual's collection of identity-related knowledge helping to determine appropriate behaviour for given situations (Kleine III, Kleine and Kernan, 1993). The individual's behaviour and identity therefore tends to become compliant with the dominant *collectivist* or *individualistic* cultural values. An individual in a *collectivist* society then would be expected to demonstrate *collectivist* traits of conformity.

How individuals' sense of identity is construed within *collectivist* and *individualistic* societies is dependent upon their sense of "self". Reber (1985, p. 676) describes the term "self" as an "inner agent or force with controlling and directing functions over motives, fears, needs, etc". Greenwald and Breckler (1984) and Greenwald and Pratkanis (1984) describe the individual's sense of self as consisting of three motivational facets: the *collective*, *private* and *public self*.

The *collective self* is defined as a need "to gain a favourable evaluation from a reference group by fulfilling one's role in a reference group and achieving the group's goals" (Yamaguchi et al., 1995, p. 659). These groups are typically ones with which the individual has a strong affiliation and ultimately will help to define their identity (Wong and Ahuvia, 1995). Such behaviour is typical of *collectivist* values where the individual's identity is construed through the expectations of significant others and social relationships, for example the family (Ames, Dissanayake and Kasulis, 1994; Kitayama et al., 1997). Individuals may be



motivated in their social relationships to follow those norms that reinforce and perpetuate a positive image of their family. The *collective self* relates to behaviours that are typical of *collectivist* cultures.

Yamaguchi, Kuhlman and Sugimori (1995, p. 659) define the *private self* as the motivation “to act so that one can attain a positive self-evaluation according to internal standards”. These internal standards are “based on the belief of the inherent separateness of distinct individuals”, a belief inherent in many Western cultures (Markus and Kitayama, 1991, p. 226). Johnson (1985) supports this, noting that the Western self is able to view situations using analytic and inductive modes of thinking. Ultimately, this allows the individual to view reality as an aggregation of parts. Individuals can therefore observe events or objects as existing separately from themselves, reinforcing the belief in their unique self-identity. This behaviour relates to the *individualistic* cultural values noted earlier.

An individual with a *public self* strives “to gain a favourable evaluation from important others who are not necessary in one’s reference group” (Yamaguchi et al., 1995, p. 659). For example, commenting, “People think I’m successful” demonstrates the *public self* (Triandis, 1989). Sinha (1985) argues that the *public self* is evident in both *collectivist* and *individualistic* societies. In *collectivist* societies the *public self* manifests itself as a need to achieve conformity to the norms of the individual’s environment. Within *individualistic* societies the *public self* is associated with individual autonomy demonstrated through choice of dress, possessions and speech patterns. Sinha’s (1985) distinction of differing *public selves*, based upon society’s cultural values, may be too simplistic as it infers that individuals in *individualistic* countries do not conform to the norms of their

environment. *Individualistic* individuals therefore would not be expected to seek external approval in achieving a sense of self-identity. This may be unrealistic as demonstrations of individuality through choice of dress and so forth may still be motivated by a need for external recognition.

This section has identified the role of *collectivism* and *individualism* in individual identity formation. The individual's sense of self is therefore partly determined by his or her society's cultural values. The following section reviews how an individual's sense of self, within culturally determined societal value, is perpetuated and reinforced through in-groups.

#### **1.3.4 Culture and in-groups**

In-groups are defined as “groups of people about whose welfare one is concerned, with whom one is willing to co-operate without demanding equitable returns and separation from whom leads to discomfort or even pain” (Triandis, 1988, p. 75).

The influence of in-groups on individual behaviour is an aspect of this research. If the individual's sense of identity is construed through culturally determined roles then in-groups will perpetuate and reinforce these roles. In effect these in-groups become embodiments of their society's cultural values. In-group influence depends upon whether it exists within *collectivist* or *individualistic* societies. Triandis (1988) argues that in-groups are more important in *collectivist* societies arising from societal values of interdependence. In contrast, in-group influence in *individualistic* societies is reduced, as individual autonomy encourages attachment to a greater number of in-groups. This results in lower emotional attachment and consequently

less influence. The role of in-groups within each *ethnic group's* culture is discussed throughout this chapter.

The following sections will now review how these cultural and societal behaviours are manifested within the *ethnic groups* used in this research.

## 1.4 Asian Indians

This section reviews the societal aspects of Asian Indian culture within the context of societal values, self-identity and the role of in-groups.

### 1.4.1 Asian Indians - Collectivism in India

Hofstede (1980) categorised India as a *collectivist* society. *Collectivist* societies were identified as emphasising connectedness, mutual deference or compromise and social interdependence as dominant values, creating a sense of collective identity (Hofstede, 1980; Tafarodi and Swann, 1996; Triandis, 1989). This raises the question of whether published research supports Hofstede's (1980) classification of Indian society.

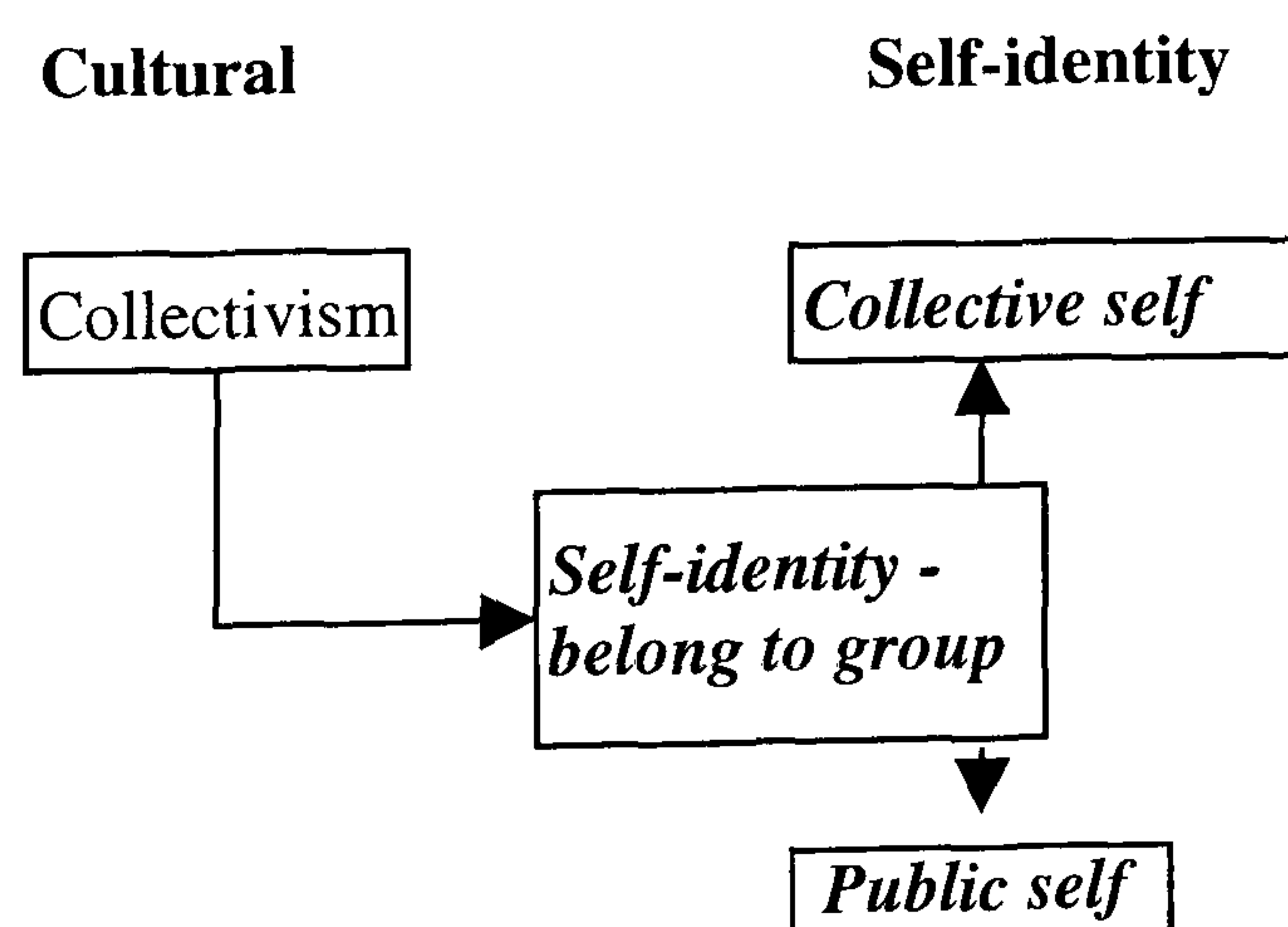
Kakar (1982, p. 272) describes Indian society as “organised around the primacy of the therapeutic in the sense that Indians seem to emphasise protection and caring in their social (and political) relations”. Asian Indian Hindus in their interpersonal moral obligations stress the importance of service to the social whole as a fundamental moral commitment (Dumont, 1970; Kakar, 1978; Miller, Bersoff and Harwood, 1990).

Markus and Kitayama (1991) and Schwartz and Bilsky (1987) suggest *collectivist* societies have a lower need for autonomy and a higher need for affiliation. In Indian Hindu society this is achieved through the caste system. These are hereditary groups that are endogamous through marriage (refer to Appendix One for further information). Desai and Coelho (1980, p. 366) note that within Indian society “One carries a mark of one’s place in a complex hierarchy, not only internalised within the self but often in some concrete fashion, such as ... caste”. Although India has experienced economic growth for over two centuries, one’s caste is still a frame of reference to be used in modern India (Malik, 1986).

Asian Indian culture has been identified as encouraging individuals to subordinate their needs for the benefit of the collective group, supporting Hofstede’s (1980) classification of India as a *collectivist* society. This process of subordination and its affect on an Asian Indian’s self-identity will now be discussed further.

#### 1.4.2 Asian Indians - Self-identity

**Figure 1. 4: Asian Indian proposed behaviour model - stage 1**

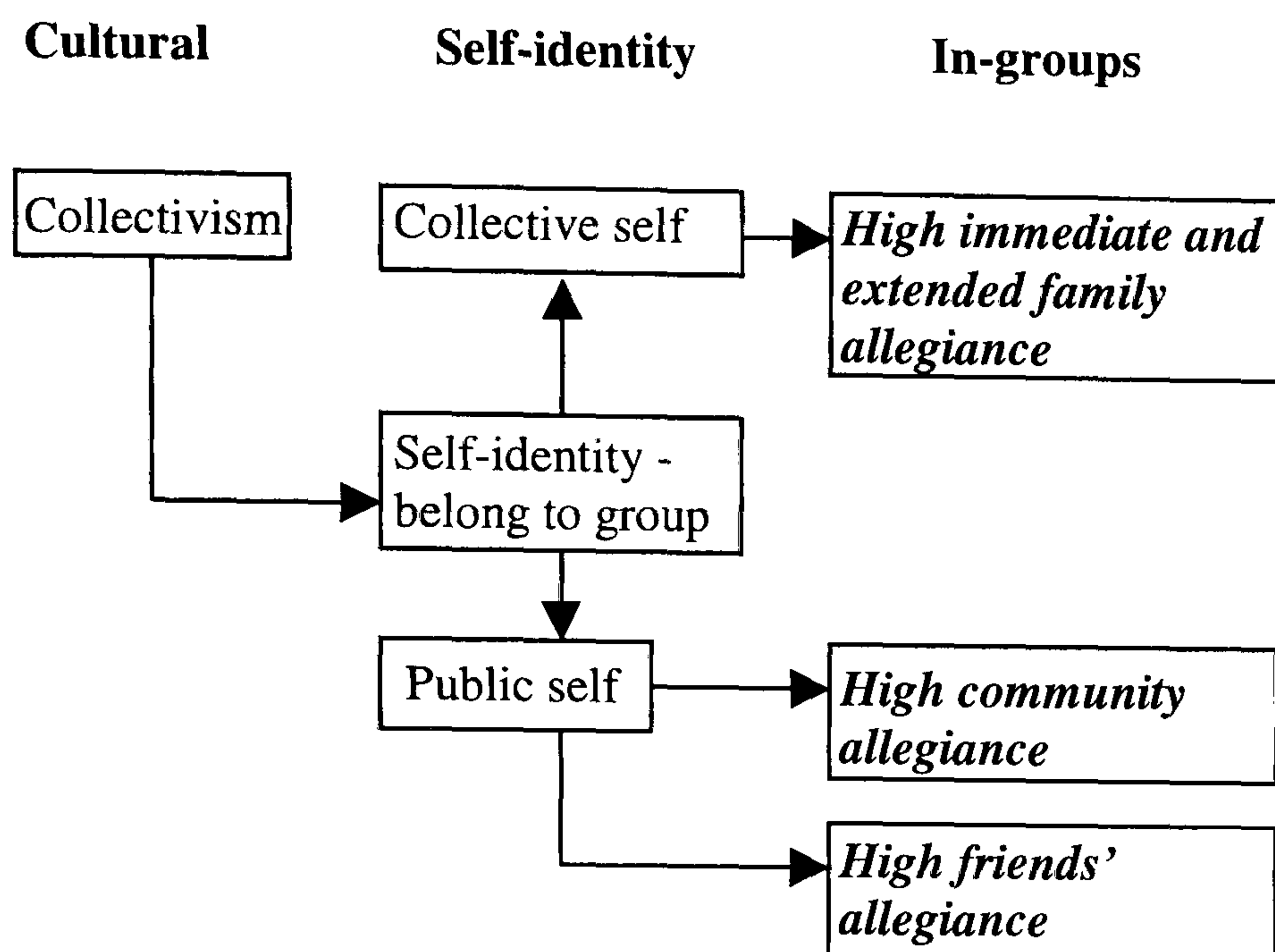


Self-identity in *collectivist* societies has been identified with a need to fulfil the expectations of significant others, such as the family (Ames et al., 1994; Kitayama et al., 1997). Vaidyanathan (1989) supports this, noting that an Asian Indian Hindu's identity is not determined by progression through inexorable stages. Instead, it is bestowed from outside and given substance through social commitments, therefore becoming interdependent on others (Venkatesh, 1994). This interdependence is drawn from the hierarchical roles within the caste system, family and other social institutions (Dhawan et al., 1995; Sinha, D., 1979; Sinha, J. B. P., 1978, 1980, 1982).

Kakar (1978) describes Asian Indian Hindus' social interaction with others as extremely important, noting any separation would be equivalent to a personal sense of hell. Lalljee and Angelova (1995) support this, noting that their Asian Indian student sample made constant reference to other people in describing social encounters. The authors concluded that an Asian Indian's self-identity appears to be derived from the social roles s/he undertakes. These social roles can be identified with the *collective* and *public self*.

### 1.4.3 Asian Indians - In-groups

**Figure 1. 5: Asian Indian proposed behaviour model - stage 2**



Roland (1988, p. 220) describes the relationship of in-groups within Indian society as:

“... an intense emotional connectedness and interdependence with a constant flow of affect and responsiveness between persons; by a strong mutual caring and dependence, with an intensely heightened asking and giving in an emotional atmosphere usually of affection and warmth, with full expectation for reciprocity.”

Perhaps the most important Asian Indian in-group is the family. The Asian Indian family consists of immediate and extended members covering several generations and numerous relatives (Rao and Rao, 1980). Mandelbaum (1970) and Sinha (1969) describe the family as a dominant concern for most Asian Indians, with family loyalty regarded as *dharma* (sacred duty). Children’s socialisation aims then to perpetuate homogenous behaviour by instilling *collectivist* cultural values of: co-

operation, duty, favouritism, interdependence, nurturing, obedience and reliability (Triandis, 1989; Triandis et al., 1993). Burgess et al.'s (1963, pp. 35 - 36) description of an ideal construct of familism among Asian Indians, clearly supports the *collectivist* perspective of family as the most important in-group:

“(1) the feeling on the part of all members that they belong pre-eminently to the family group and that all other persons are outsiders; (2) complete integration of individual activities for the achievement of family objectives; (3) the assumption that land, money and other material goods are family property, involving the obligations to support individual members and give them assistance when they are in need; (4) willingness of all members to rally to and (5) concern for the perpetuation of the family as evidenced by helping an adult offspring in beginning and continuing an economic activity in line with family expectations and in setting up a new household.”

Sinha (1979) and Sinha and Verma (1987) argue that the extended family's influence is declining in Indian society. The authors argue that this decline is due to the perceived lack of social support it offers, reflected in an increased attachment to friendship groups. Triandis (1988) and Triandis, McCusker and Hui (1990) suggest that friends and work colleagues have greater power and influence in *collectivist* societies. However, Mishra (1994) notes that the demise of the extended family may be premature as important decisions still appear to be made within the family context.

The extent to which their friends influence Asian Indians is unclear from published research. Triandis, McCusker and Hui (1990) suggest that friendship groups have significant influence and power in *collectivist* cultures like India. Indeed, if Asian Indians do seek external approval to reinforce their sense of *collective* and *public selves*, then friendship groups would represent an important source of approval. Asian Indians would therefore be expected to demonstrate close emotional attachments towards their friendship groups.

The role of community as a group of people living within the same locality may also be an important in-group. If *collectivist* societies emphasise connectedness, mutual deference and social interdependence, then it is important to consider whether these values manifest within community-orientated behaviour. Asian Indians would be expected to behave in a manner that maximised approval from their community. This behaviour would be motivated by a need to reinforce their *collective* and *public selves*. Although this appears to be an under-researched area, it may have important implications for understanding behaviour within a *collectivist* society like India.

#### **1.4.4 Asian Indians - India a changing society?**

Sinha (1979) and Sinha and Verma's (1987) inference of Indian society shifting from an extended to nuclear family is consistent with a society undergoing modernisation (Schnaiberg, 1970). India's modernisation can be attributed to educational levels, the emergence of an entrepreneurial class and increased urbanisation of the population.



Venkatesh and Swamy (1994) describe the emergence of an entrepreneurial class as the most significant change agent in Indian society. Individuals in pursuit of economic wealth educate themselves affording access to high-paid employment. Typically this employment does not require a shared communal activity and the individuals are therefore not motivated to share their economic gain with others. This represents a decline in a sense of community, reflecting a cultural shift towards *individualism* in India's urban centres (Mishra, 1994).

Vaidyanathan (1989) ascribes India's urbanisation to migration of the population from rural centres in the pursuit of increased wealth. Within these urban areas, traditional religious and social sanctions used to control and regulate behaviour are diminishing in their influence (Wakil et al., 1981). This is attributable to heterogeneous groups within the city and separation from the family (Mishra, 1994). Removal of regulatory sanctions may be indicative of a shift from a *collectivist* to an *individualistic* identity. This is evident from Asian Indians born in urban areas tending to be socialised into *individualistic* values (ibid.).

Asian Indian attitudes to their changing society appear to be positive so long as social change does not negatively affect their traditional value systems (Vajpeyi, 1982; Venkatesh, 1995; Venkatesh and Swamy, 1994). Vaidyanathan (1989, p. 164) comments that this desire, however, may no longer be realistic:

“In the four metropolitan centres ... a new kind of disorientation can be discerned among the affluent ‘urban alienates’ ... whose sense of cultural identity, which is the only identity the Indian has, has been jarred.”

Agarwal, Muthukumaran and Sharma (1990) argue that Indian society is polarising between the traditionalists (*collectivists*, typically low income) and the liberals (*individualists*, typically high incomes). India's society may then be a dichotomy between a rural society with *collectivist* traits and an urban society with *individualistic* traits. This may have implications for the Asian Indian sample group used in this research.

## 1.5 **British Caucasians**

This section aims to identify British Caucasian cultural values and their effect on societal behaviour, self-identity and in-groups.

### 1.5.1 **British Caucasians - Individualism in Britain**

Hofstede (1980) identified Britain as an *individualistic* society. *Individualism* was categorised as either *expressive* or *utilitarian*. *Expressive individualism* encourages individuals to be perceived in terms of autonomy (Markus and Kitayama, 1991). *Utilitarian individualism* represents individual behaviour motivated only by self-interest (Bellah et al., 1986). This section considers the available evidence to support the belief that British society demonstrates *expressive* and *utilitarian individualistic* cultural traits.

Halman and Ester (1995) support Hofstede's (1980) identification of Britain as an *individualistic* society. The authors measured British respondents' attitudes towards aspects of *expressive* and *utilitarian individualistic* statements. The resulting mean

scores in Table 1.1 indicate acceptance of the statements with a positive score. A negative score indicates rejection of the statements.

**Table 1. 1:** Mean scores on distinctive individualism scales for Britain

Individualism scale	Score
Utilitarian individualism	- 0.21
Individualism with regard to primary relations	- 0.11
Individual personally responsible for being in need	1.72
Independence and perseverance are important qualities for children to learn	1.74
More emphasis on individual and less on authority is good development	1.87
Economic individualism	3.24

**Source:** Halman and Ester (1995), *Sociale Wetenschappen*, Volume 38, pp. 28 - 53.  
(Modified from original by removal of other European countries).

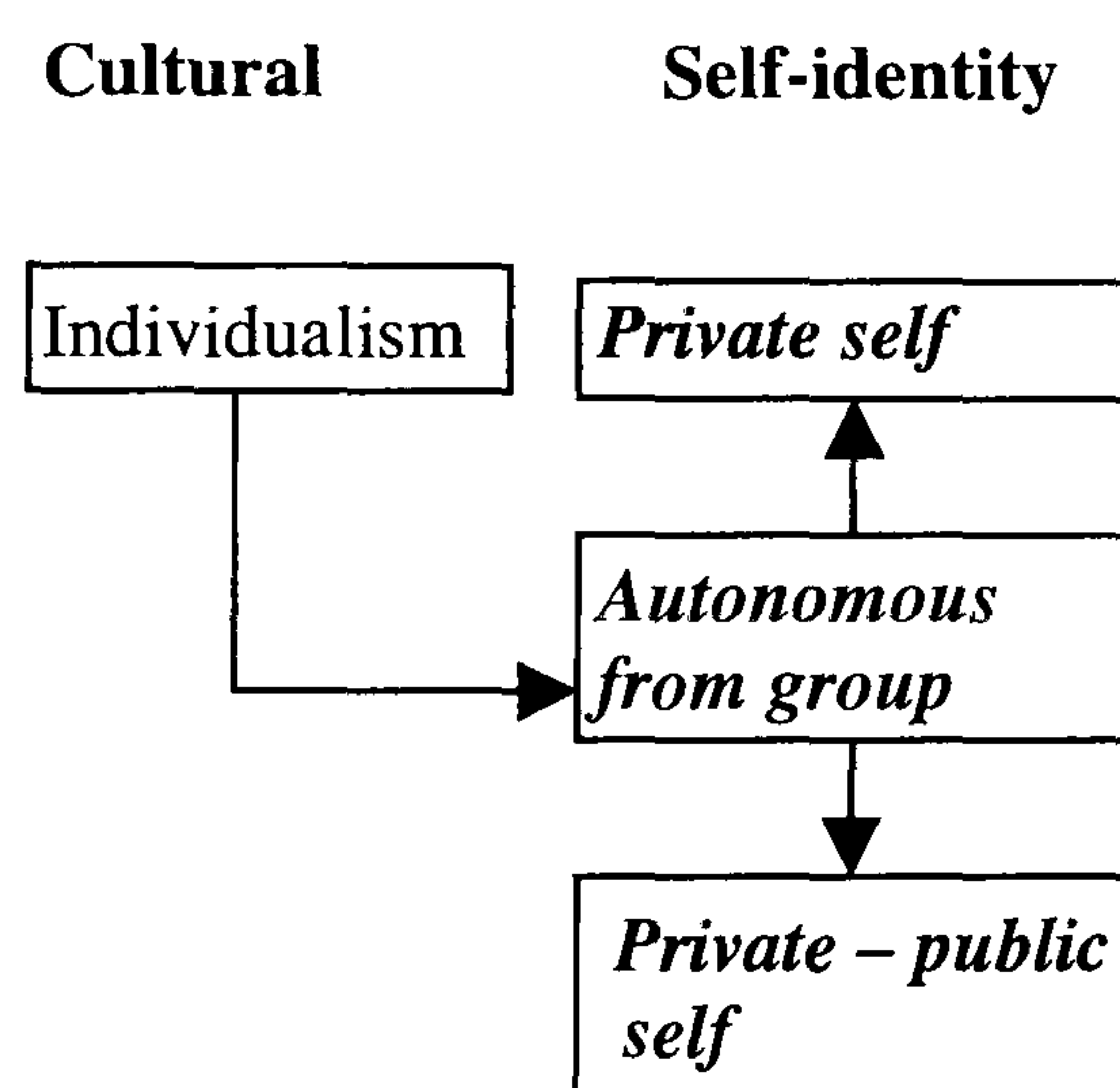
*Expressive individualism* in British society is evident in “Independence and perseverance are important qualities for children to learn” mean score of 1.74, indicating an autonomous *individualistic* identity is valued. The consequences of this socialisation are evident from the mean score of 1.87 for “Emphasis on individual and less on authority”. This score indicates individuals believe society should encourage individual autonomy over the needs of the state.

The negative mean scores for “utilitarian individualism” and “Individualism with regard to primary relations” suggest a rejection of individual personal interest and other related materialistic values. This implies a move towards a more cohesive and social way of living, with closer relationships with family and friends. However, the high score for “Economic individualism” and “Individual personally responsible for being in need” suggests that individuals still believe they are solely responsible for their own financial well-being and needs in life.

Halman and Ester's (1995) findings therefore support Hofstede's (1980) classification of British society's behaviour as *individualistic*. Unlike Asian Indian society, British society encourages individual self-expression and self-interest. How this manifests within British individuals' self-identity is the subject of the next section.

### 1.5.2 British Caucasians - Self-identity

**Figure 1. 6: British Caucasian proposed behaviour model - stage 1**



A significant tenet of *individualism* is the fundamental belief in the uniqueness of the individual and the right to place one's interests before all others. Greenwald and Breckler (1984) and Greenwald and Pratkanis (1984) described this type of self-identity earlier as the *private self*. Available research suggests that British Caucasians' self-identity is based upon *individualistic* cultural values.

Bond (1988), researching English citizens' sense of self-identity, noted that it was not construed or reliant upon external approval. Instead, their sample demonstrated a tendency towards pro-social virtues, which enhanced cohesiveness rather than loyalty to in-groups. Lalljee and Angelova (1995) noted among their British sample

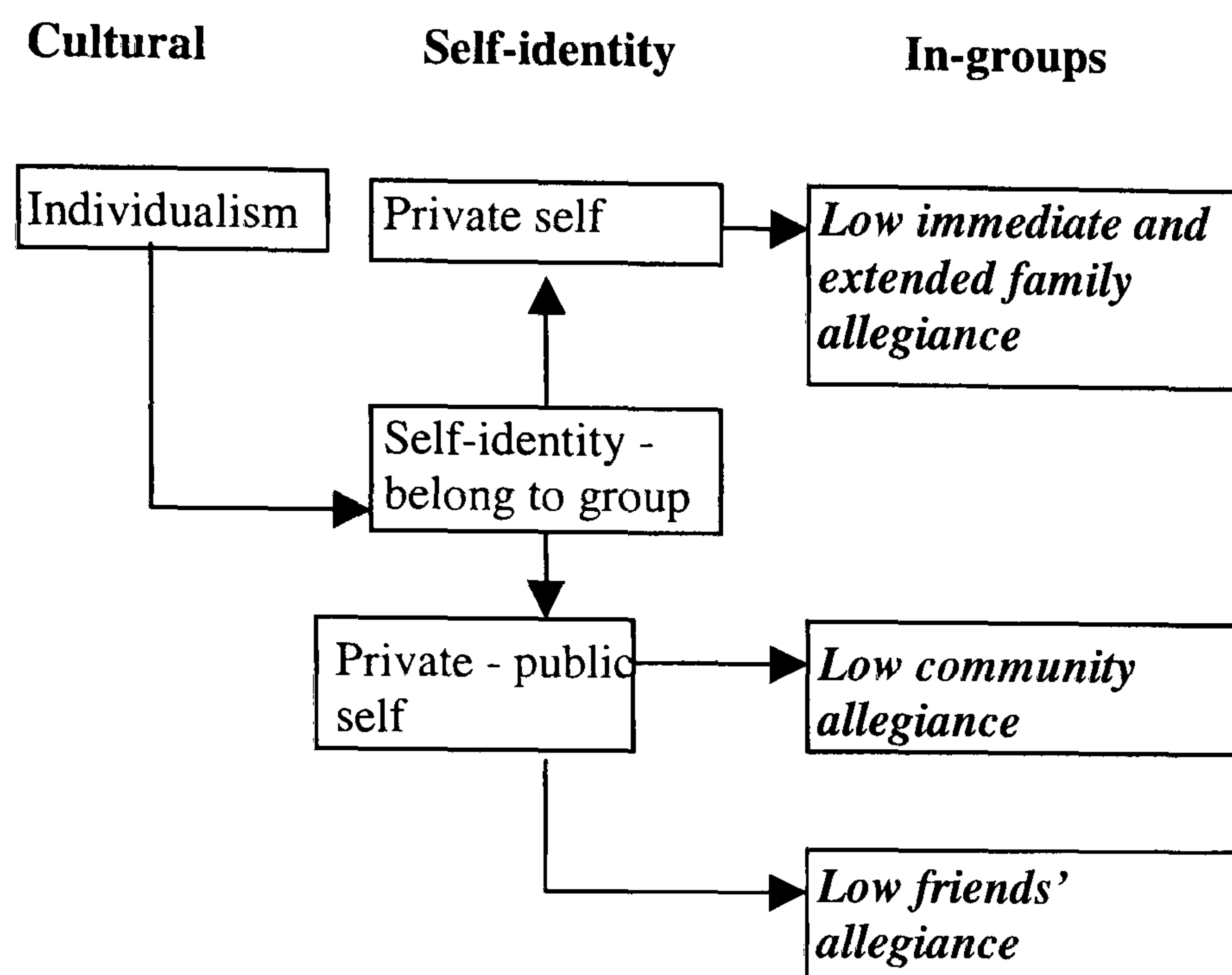
few references to other people in describing themselves. This was in contrast to their Asian Indian sample. Both these authors' observations suggest that British Caucasian behaviour is drawing upon *individualistic* cultural values and resulting in an identity reminiscent of the *private self*. Halman and Ester's (1995) observations about British *expressive individualism* are consistent with this behaviour.

The role of the *public self* in British Caucasians sense of self-identity is unclear from published research. Sinha (1985) noted that individuals within *individualistic* cultures are motivated by a sense of *public self*. Although this motivation arises from a need to express their autonomy, external approval is still sought.

Considering these arguments, it can be concluded that British Caucasians are motivated by a need to enhance their *public self* and predominately *private self*. It would appear then, that an Asian Indian's sense of self-identity is different to British Caucasians. It is reasonable to assume that this may be due to differences in the degree to which their cultural values are *collectivist* or *individualistic*.

### 1.5.3 British Caucasians - In-groups

**Figure 1. 7: British Caucasian proposed behaviour model - stage 2**



Unlike *collectivist* societies, which require subordination of individual needs to a select few in-groups, *individualistic* societies encourage emotional detachment (Triandis, 1990). Individual behaviour is only compliant with an in-group where there is a benefit to the individual in conforming (Triandis et al., 1993). *Individualistic* behaviour towards in-groups then does not vary significantly as the individual's emotional detachment and personal needs take precedence in any situation (Triandis, McCusker and Hui, 1990). This implies social independence with individuals not relying on others to form or support their sense of identity. The result is that *individualists* tend to alternate between a greater number of in-groups, which are characterised by minimal emotional or loyalty attachments.

The family's role as an in-group also appears to be different in an *individualistic* society. Halman and Ester's (1995) research indicated that British parents encouraged their children to be autonomous and independent. This may be reflected

in the detachment from the extended family in favour of the immediate family within *individualistic* cultures (Gudykunst et al., 1992; Kim et al., 1994; Triandis et al., 1986; Wheeler, Reis and Bond, 1989). Such behaviour is consistent with the *private self* in *individualistic* cultures noted earlier.

Two in-groups may help individual's express their sense of individual autonomy and reinforce their sense of *private - public* self: friends and community. An increased number of in-groups formed from work colleagues and friends may compensate for detachment from the extended family unit. These groups may not require the same level of emotional intensity as the extended family, thereby perpetuating the individual's sense of individuality.

The role of community within Britain's *individualistic* society appears to be an under-researched topic. Unlike *collectivism*, which emphasises group co-operation, *individualism* emphasises individual autonomy. British individuals may not then perceive a need to comply with the needs of their community.

The role of in-groups in British society then appears to contrast with Asian Indian society's more group-orientated behaviour.

## 1.6 **British Indians**

The previous two sections of this chapter have identified how Asian Indian and British Caucasian cultural values are manifested within societal behaviour, self-identity and in-groups. The next section will consider how British Indians are affected by these contrasting cultural values.

### 1.6.1 British Indians - Culture and geographical boundaries

The extent to which British Indians draw upon Asian Indian cultural values depends upon whether cultural values can transcend geographical boundaries. Smith (1991) suggests that culture is not dependent upon a geographical area. Furthermore, a belief in immigrants wanting to adopt an entirely new set of cultural values is perhaps unrealistic. Instead Parkes, Laungani and Young (1997) propose culture possesses both *core* and *peripheral* features. A culture's perpetuation only requires the *core* features to be present. If it can be proven that Asian Indian *core* cultural values are evident among British Indians, regardless of their generation, this would suggest that cultural values could transcend geographical boundaries. The authors (pp. 14 - 15) identify *core* and *peripheral* features as follows:

“Core features:

1. A past history (recorded or oral).
2. A dominant organised religion within which the salient beliefs and activities can be given meaning and legitimacy.
3. A set of core value and traditions to which the people of that society subscribe and which they attempt to perpetuate.
4. Regulated social systems, communication networks, including regulatory norms of personal, familial and social conduct.



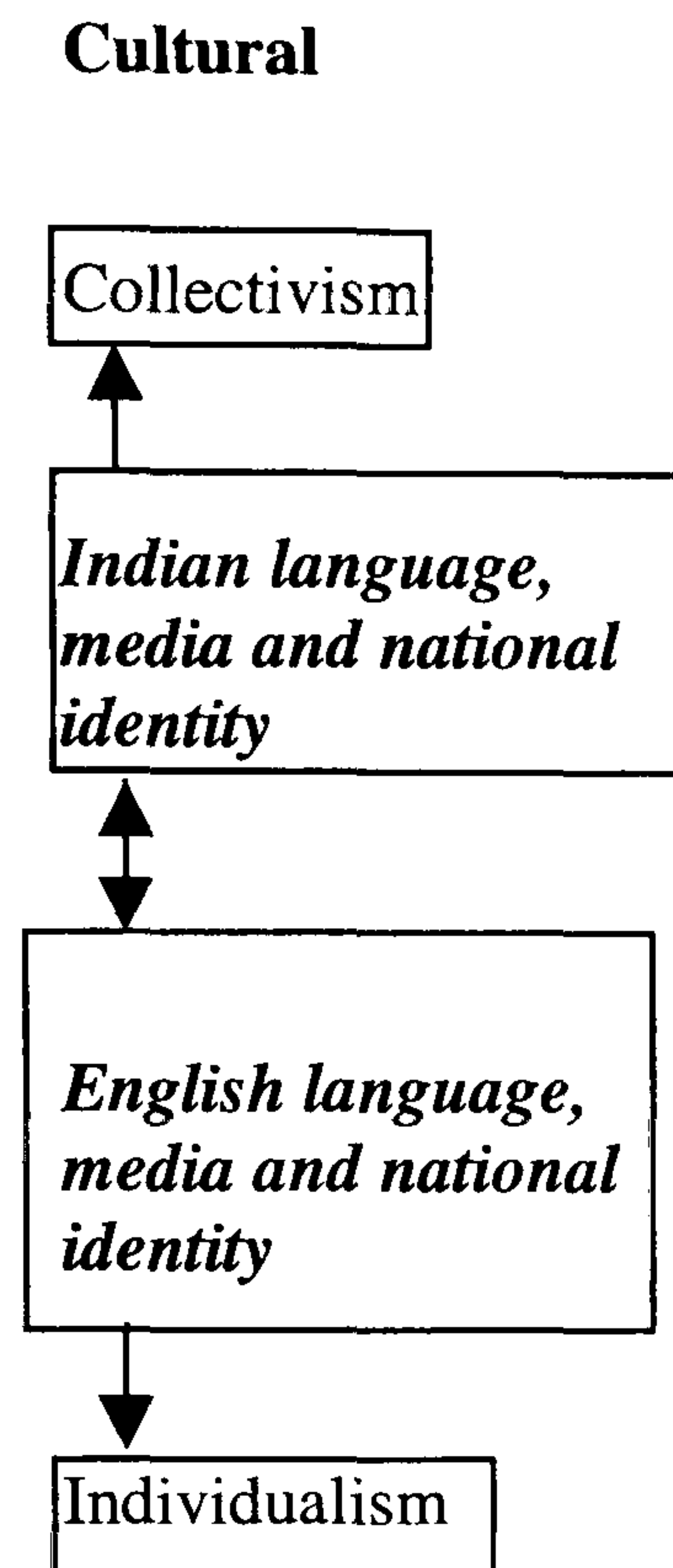
5. Artefacts unique to that society, e.g. literature, works of art, paintings, music, dance, religious texts, philosophical texts etc.

Peripheral features:

1. It should, to a large measure, have a common language or group of languages.
2. Common physical and geographical boundaries within which people of that particular society live, from which they may venture abroad but to which they will feel drawn to return.
3. A relatively fixed pattern of housing and other living arrangements.
4. Socially accepted dietary, health and medical practices.
5. A shared moral and legislative system.”

## 1.6.2 British Indians - The acculturation process

Figure 1. 8: British Indian proposed behaviour model - stage 1



The process of acculturation will measure the extent to which British Indians adhere to Asian Indian core cultural values. The Social Science Research Council (1954, p. 974) describes the term *acculturation* as:

“Cultural change that is initiated by the conjunction of two or more autonomous cultural systems ... it may be the consequences of direct cultural transmission; it may be derived from non-cultural causes, such as ecological or demographic modifications induced by an impinging culture; it may be delayed, as with internal adjustments following the acceptance of alien traits or patterns, or it may be a reactive adaptation of traditional modes of life. Its dynamics can be seen as the selective adaptation of value systems, the processes of integration and

differentiation, the generation of developmental sequences and the operation of role determinants and personality factors.”

Garcia and Lega (1979) argue that *acculturation* is an uni-directional process. The minority relinquishes its traditional behaviours, beliefs, customs, and values in favour of the majority culture. This *acculturation* process represents the straight-line theory of a secular trend towards the eventual absorption of the *ethnic group* by the majority population. Taylor and McKirnan's (1984) uni-directional *acculturation* model recognises that the minority group will use various strategies to co-exist with the majority population. The strategy pursued during each stage of the model reflects the historical connections and social realities encountered by the ethnic minority group (refer to Appendix Three for further details of the model). A criticism of the uni-directional model is its underlying assumption of ethnic minorities' desire to lose their native culture and identity. This may not be true for all ethnic minorities, a point recognised by the bi-directional *acculturation* process.

Berry (1980) argues that *acculturation* is a bi-directional adjustment process where individuals alternate between both cultures. Individuals then accept that both sets of cultural values are relevant to their lives. If *acculturation* is a bi-directional adjustment process then British Indians may co-exist within Asian Indian and British Caucasian cultures, demonstrating culturally determined behaviour that is based upon opposing cultural values.

British Indians' culturally determined behaviour is assessed using the bi-directional adjustment process of *acculturation*. This process was chosen because it accepts that British Indians may not wish to lose their ethnic identity and related behaviours,

i.e. it does not prejudge. Yet, this process also accepts that British Indians may adapt to British Caucasian society.

The extent to which British Indians have acculturated to British Caucasian culture also needs to be assessed. It would be wrong to categorise all British Indians as being similar in their level of *acculturation*. Instead differing levels of *acculturation* among British Indians may result in contrasting culturally determined behaviours. These differing levels of *acculturation* among British Indians therefore need to be recognised. Hutnik (1991) identified four *acculturation* categories among British Indians:

- *Assimilation*: the individual identifies with the majority group and denies his or her ethnic roots.
- *Dissociation*: the individual identifies with the ethnic minority and not with the majority group.
- *Acculturation*: the individual identifies equally with both cultures.
- *Marginality*: the individual does not identify with either the ethnic minority or majority group. Instead the individual identifies himself or herself on a social basis such as student, football player.

*Acculturation* among British Indians will be assessed through three themes: *language, media usage* and *national identity*. Justification for using these *acculturation* themes is presented in the following sections.

### 1.6.2.1 British Indians and the acculturation process - Language usage

Farb (1974) indicated that language choice reflected cultural values and consequently an individual's cognitive patterns. A British Indian who speaks predominantly an Indian language would then be expected to identify with Asian Indian as opposed to British Caucasian cultural values. Asian Indian immigrants to the United States demonstrated this behaviour where Indian language usage was related to retention of Indian identity (Krishnan and Berry, 1992). The following hypothesis tests language's influence on behaviour:

**H0-1:** British Indians will not be significantly influenced by Indian language usage.

**H1-1:** British Indians will be significantly influenced by Indian language usage.

### 1.6.2.2 British Indians and the acculturation process - Media usage

De Fleur and Ball-Rocheach (1975) describe cinema and television as one of the most important socialisation agents of the Twentieth century. Kim (1977) suggests television provides immigrants with a means to assess the majority population's cultural norms and values. Lee (1989) adds that the images presented in mass media often present an idealistic and unrealistic lifestyle. Immigrants may then use these images as a socialisation method to access the majority population resulting in distorted cultural values.

Research into mass media and Indian immigrants' *acculturation* is limited. Khairullah et al. (1996) and Shah's (1991) research into high socio-economic status Indian immigrants to the United States agrees that mass media is a socialisation agent<sup>9</sup>. Both authors' research indicated that those respondents who preferred American television programmes demonstrated a greater appreciation and understanding of American cultural values.

The extent to which mass media has assisted in the *acculturation* and socialisation of British Indians is unclear. The inclusion of Indian actors in British television programmes and films may encourage British Indian viewers to watch mainstream programmes. As a result, exposure to British Caucasian media may directly or indirectly socialise British Indians into British Caucasian *individualistic* cultural values. The advent of satellite television, however, has seen the emergence of Indian television channels broadcasting to British homes, for example B4U, Sony TV and Zee TV. Furthermore, the regular appearance of Indian films in Britain's top ten most watched films suggests an increasing popularity of Indian media among British Indians. It is unclear whether mass media is acting as a change agent or as a psychological support to British Indians in retaining their ethnic identity. The following hypothesis aims to test the impact of media upon British Indians:

**H0-2:** British Indians will not be significantly influenced by Indian media usage.

**H1-2:** British Indians will be significantly influenced by Indian media usage.

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<sup>9</sup> Socialisation describes the development and learning of socially relevant behaviours by an individual.

### 1.6.2.3 British Indians and the acculturation process - National identity

British Indians' sense of national identity is the last *acculturation* measurement. Jun et al.'s (1993) study of national identity among Korean students in the United States is of interest to this research. Respondents who had applied for American citizenship identified themselves as Americans and demonstrated American behavioural traits. However, those Korean students who wished to return to Korea maintained their Korean behavioural traits and identity. The authors concluded that an individual's sense of national identity affected their culturally determined behaviours.

Evidence regarding British Indians' sense of national identity and culturally determined behaviour is minimal. Thompson's (1974) research into the second-generation adolescent attitudes of British Indians towards their Indian *ethnicity* indicated differences in behaviour. Those who wanted to conform to their *ethnic group* behaved and spoke entirely Punjabi, in effect reinforcing their group's cultural identity and *ethnicity*. Those British Indian adolescents rebelling against their group ethnic identity deliberately tried to behave as British Caucasian people. Thompson's (1974) research sample, which was drawn from secondary schools, is different from the sample used in this research. It is therefore unclear whether similar patterns would be observed in this research.

Triandis (1988) noted that individuals from a *collectivist* society could tolerate better any discrepancy between attitudes and behaviour. British Indians may then demonstrate contrasting attitudes and behaviours regarding their national identity. Hutnik (1991, p. 138) identified this trait, commenting that a British Indian "may see

him / herself as British only and yet positively affirm many aspects of the culture or his / her origin". Joy and Dholakia (1991) and Metha and Belk (1991) both noted this behaviour among Indian immigrants to North America. The following hypothesis is proposed:

**H0-3:** British Indians will not be significantly influenced by their sense of national identity.

**H1-3:** British Indians will be significantly influenced by their sense of national identity.

The extent to which British Indians have acculturated to British *individualistic* cultural values and societal behaviour will now be discussed.

### **1.6.3 British Indians - Collectivists or individualists**

The literature review has indicated Asian Indian and British Caucasian cultural values are fundamentally different. *Acculturation* has been accepted as a bi-directional process where British Indians interact and exist between two opposing cultures. The question arises as to which of these cultural values British Indians predominantly adhere. The extent to which British Indians draw upon these two sets of cultural values may depend upon the *ethnic group* encountered.

Nemeth (1986) argues that the majority group rather than minority groups exert greater influence over an individual's behaviour, since the individual seeks their approval. Furthermore, Moscovici (1980) suggests that both the majority and the

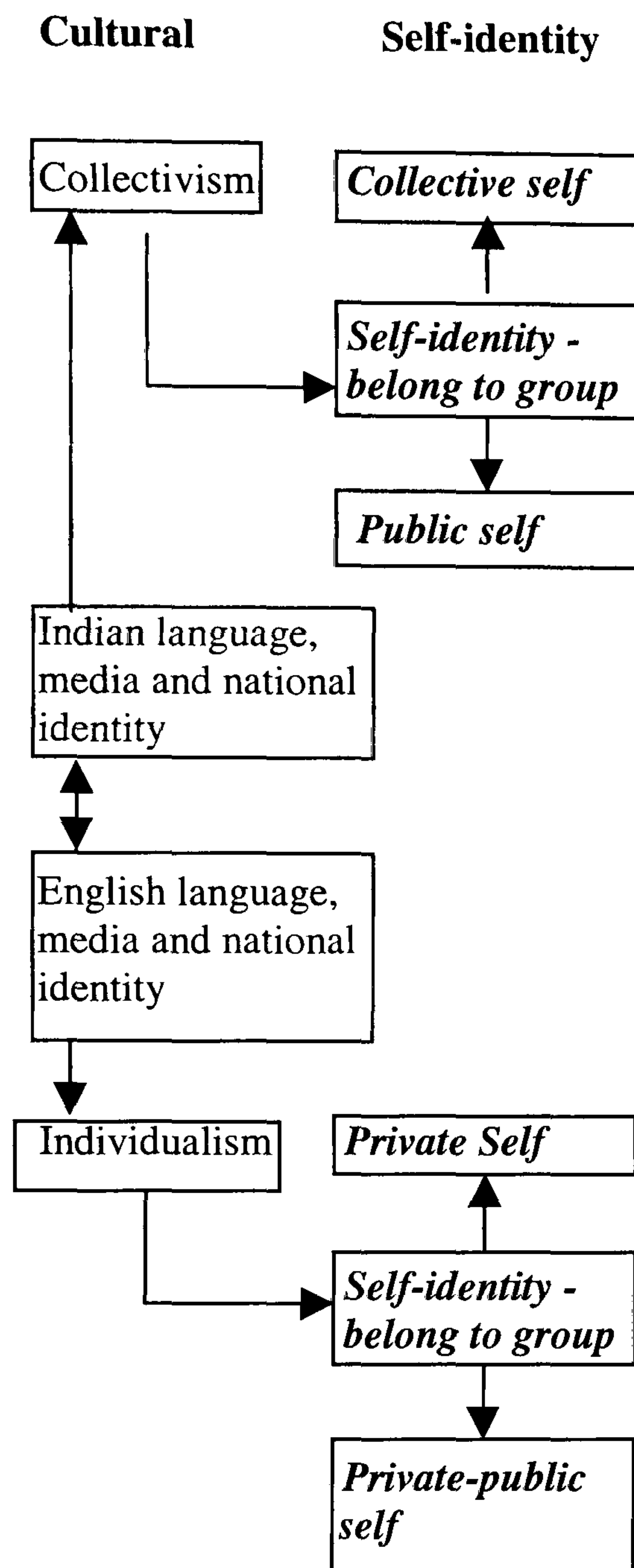


minority exert differing types of influence. The majority group influence exerts compliant behaviour in public situations upon ethnic minority individuals. The motivation behind such behaviour is to receive majority approval through conformity. This behaviour has been identified among Indian immigrants to America. Mehta and Belk (1991, p. 409) noted that “Indian immigrants adapt to U.S. culture in some ways, but not in others. The dimensions of adoption tend to be the more external and public ones needed to assure career and community acceptance”. This suggests that British Indians in public situations may demonstrate British Caucasian *individualistic* cultural values.

Where the minority group is dominant in a certain geographical area individuals resort to their minority behaviours (Nemeth, 1986). British Indians demonstrating this behaviour would then be expected to demonstrate *collectivist* behaviours.

## 1.6.4 British Indians - Self-identity

**Figure 1. 9: British Indian proposed behaviour model - stage 2**



Self-identity within *collectivist* and *individualistic* cultures has already been explored. British Indians, however, exist within two opposing sets of cultural values. Furthermore, the interaction between the two may be situationally determined. This may affect British Indians' sense of self-identity and consequently their culturally determined behaviour. The extent and influence this exerts on British Indians' sense of self-identity needs to be assessed to understand its impact upon their behaviour.

DuBois (1961) described individuals living in two cultures as having a double-consciousness, being a member of one culture and yet alienated in the other. The extent to which an ethnic individual's double-consciousness causes cultural dissonance is dependent upon cultural conflict being internalised (Green, 1947). This may depend upon their involvement in activities associated with the group concerned, their own self-perception, positive ethnic evaluation and sense of belonging to their ethnic group (Phinney, 1995). Whether or not the individual perceives their minority ethnic self-identity as a positive attribute is partly determined by their relationship with the majority *ethnic group*. This group represents the dominant power and determines whether their cultural behaviours and values are acceptable (Phinney, 1990).

Ethnic individuals can categorise themselves in two ways: first, according to the extent of their willingness to classify themselves as part of the majority group. Secondly, according to the extent to which they associate with their ethnic minority group. The importance of the ethnic minority group in self-identity formation is a crucial one. Weinrich (1983) proposes that group identification and ultimately its effect on behaviour can be categorised as *empathetic* and *reference group identification*. The former recognises that a common set of experiences and cultural values exists between members of their group. The latter occurs when individuals wish to seek access to a reference group they hold in high esteem. Thus an individual could belong to both an *ethnic group (empathetic identification)* and a group typical of the majority culture (*reference group identification*). If the *reference group identification* needs were the stronger of the two, then a fundamental shift in the individual's cultural and group identity would occur.

How does *empathetic* and *reference group identification* relate to the self-identities noted earlier? *Empathetic identification* recognises commonality between members of a group, for example an *ethnic group*. If British Indians perceive this as the most important group, they may adhere to *collectivist* cultural values. British Indians' self-identity would then be expected to identify with the *collective self*. Ballard (1982, p.184) supports this noting that British Indian families, like Asian Indians, stress the need to maintain and enhance family status describing this as "one of the most important goals which [British] South Asian families set themselves". This suggests that British Indians perceive the *collective self* to be important to their self-identity. *Reference group identification* was identified with the need to identify with a reference group held in high esteem. This need infers similarity to the *public self*, where the individual actively seeks external approval. British Indians would then be motivated to adjust their behaviour to gain acceptance to the British Caucasian majority.

The extent to which British Indians are motivated by their *private self* is unclear from published research. A British Indian predominately motivated by their *private self* may not seek external approval from either of the communities with which they interact. The extent to which this is evident in their behaviour will become clear in later chapters.

Consideration therefore needs to be given to whether British Indians adhere to either Asian Indian or British Caucasian cultural values in determining their sense of self-identity. Do British Indians consolidate their sense of self-identity from collective groups or do they, like British Caucasians, derive a sense of identity from their own inner needs? The following hypothesis attempts to consider this:

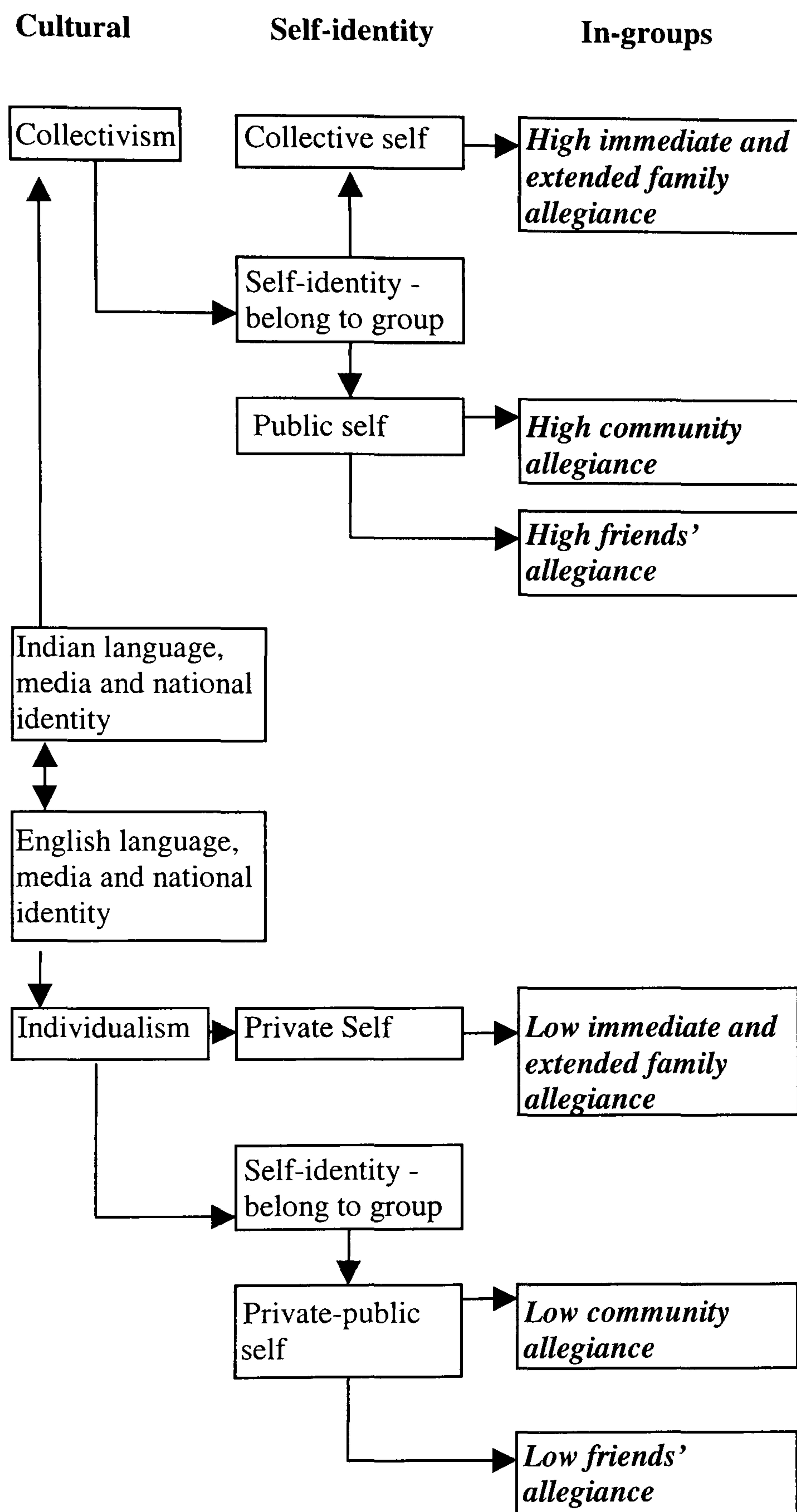
**H0-4:** There will be no significant differences between Asian Indians', British Indians' and British Caucasians' self-identity.

**H1-4a:** British Indians' and Asian Indians' self-identity will be significantly more collectivist when compared with British Caucasians.

**H1-4b:** British Indians' and British Caucasians' self-identity will be significantly more individualistic when compared with Asian Indians.

### 1.6.5 British Indians - In-groups

Figure 1. 10: British Indian proposed behaviour model - stage 3



The family has been identified as a key determinant of an Asian Indian's self-identity. The literature has identified that in general, digression from the family unit is deemed unacceptable. However, whether this applies specifically to British Indians needs to be discussed. Published literature on British Indian families tends

to take a child rearing perspective. This research, however, may have some relevance to this research.

Stopes-Roe and Cochrane (1990) and Wakil et al. (1981) noted that British Indian children are socialised to be obedient to family honour and traditions. However, the former's research suggests that intergenerational influence on British Indian children may be weak, as only a minority of their respondents said they adhered to the family value of obedience. This may be attributable to British Indian children beginning to demonstrate *individualistic* behaviour characteristics (ibid.). Alternatively, British Indian parents may be teaching their children cultural values that will allow them to exist in British culture (Dosanjh and Ghuman, 1997). Ballard (1979) and Brah (1978) noted initial rebellion of British Indian children against their parents' values ultimately led to conformity when adulthood is reached.

British Indians' gender-specific roles within the family may have important implications for this research's findings. Dosanjh and Ghuman (1997) noted that the reliance of some British Indian families on traditional Asian Indian patriarchal values resulted in allocation of household chores to girls. As a result, they were discouraged from furthering their education and employment. British Indian males in contrast were encouraged to socialise to British Caucasian cultural values (ibid.). British Indian males may then demonstrate behaviours which are not necessarily representative of the British Indian community as a whole.

Considering the differing attitudes towards the immediate family unit among Asian Indian and British Caucasian cultures, the following hypothesis is proposed:

**H0-5:** There will be no significant difference in the attitudes of Asian Indians, British Indians and British Caucasians towards the immediate family.

**H1-5a:** British Indian and Asian Indian attitudes towards the immediate family will be significantly more collectivist than British Caucasians.

**H1-5b:** British Indian and British Caucasian attitudes towards the immediate family will be significantly more individualistic than Asian Indians.

The role of the extended family has been identified as an important aspect of Asian Indian *collectivist* cultural values. Whether the extended family is important to British Indians is unclear. Ballard (1982, p. 197) notes that, “the participation in more far flung networks of extra familial kinship is looked upon with increasing scepticism”. Furthermore, the forced migration of African Indians led to the dispersion of extended families to countries as far afield as Britain, Canada, India and the United States. The ability to maintain these emotional relationships may have been irreparably damaged. A situation may therefore arise where both Asian and British Indians are less inclined towards their extended family but for completely different reasons. The following hypothesis is therefore proposed:

**H0-6:** There will be no significant difference in the attitudes of Asian Indians, British Indians and British Caucasians towards the extended family.

**H1-6a:** British Indian and Asian Indian attitudes towards the extended family will be significantly more collectivist than British Caucasians.



**H1-6b:** British Indian and British Caucasian attitudes towards the extended family will be significantly more individualistic than Asian Indians.

Triandis, McCusker and Hui (1990) suggested that friendship groups have significant influence and power in *collectivist cultures*. The impact of *acculturation* upon British Indians' friendship groups are of interest here. Hogg, Abrams and Patel (1987) noted that British Indian female adolescents, unlike their male counterparts, were more likely to form friendship groups between racial groups. However, British Indian males were unwilling or unable to establish friendship groups with non-British Indians. The authors' research implies that British Indian male adolescents were demonstrating *empathetic identification*. If this behaviour was continued into adulthood then British Indian males would be expected to predominately maintain friendships with British Indians.

Another in-group identified as relevant to Asian Indian culture is the community. One aspect of community, which may be relevant to British Indians, is their interaction with neighbours. In order to achieve a sense of community, British Indians may concentrate in the same residential areas. Nemeth (1986) inferred earlier that concentration of British Indians would lead to adherence to *collectivist* cultural values and vice versa. The extent to which this is relevant to British Indians will be tested by the following hypothesis:

**H0-7:** British Indians will not be significantly affected by the concentration of British Indian neighbours.

**H1-7:** British Indians will be significantly affected by the concentration of British Indian neighbours.

A further sense of community may be achieved from attendance at various institutions, for example community and religious centres. These institutions may provide British Indians with the opportunity to interact with other British Indians supporting a need for *empathetic identification*. The following hypothesis explores the role of community among the three *ethnic groups*:

**H0-8:** Asian Indians, British Indians and British Caucasians will be similar in their attitudes towards their community.

**H1-8a:** Asian Indians and British Indians will be significantly more community-orientated when compared with British Caucasians.

**H1-8b:** British Indians and British Caucasians will be significantly less community-orientated when compared with Asian Indians.

## **1.7 Chapter summary**

The purpose of this chapter has been to explain and identify how culture is manifested in Asian Indian, British Indian and British Caucasian behaviours. Culture has been identified as a collection of independent variables, which can be attributed to an *ethnic group*. Culturally determined behaviour have been categorised as either *collectivist* or *individualistic*. Cultural values have been discussed within the context of in-groups, religion, self-identity and societal

behaviours. These factors were identified as either important components or manifestations of culture.

Adherence to the collective norms of a group, typically the family, which regulate behaviour and provide a sense of identity, are the main characteristics of Asian Indian cultural values. Their behaviour appears to be motivated by compliance with the collective group and a need to strive to enhance the group's rather than the individual's reputation within society.

In contrast, British Caucasians' cultural values have been identified *as individualistic*, placing greater emphasis on the individual's own needs over any group. Ultimately individuals are motivated to further their needs, resulting in behaviour which is enacted by the need for individual reward.

The process of *acculturation* has suggested that British Indians exist in cultural terms to varying degrees between Asian Indian and British Caucasian cultures. How this variation in cultural values and behaviours manifests itself in their consumer behaviour is discussed in Chapter Two.

## Chapter Two: Culture, consumerism, materialism and self-identity

*“We Sikhs do not believe in the caste system at all ... of course,  
now we have different snobberies, who has the biggest Mercedes  
and the fattest gold necklace, as if the biggest show-off is the most holy.”*

**Meera Syal**<sup>10</sup>

### **2.1 Introduction**

Chapter One identified culture as a collection of independent variables that influence individual and societal behaviour. Asian Indian culture and society has been identified as *collectivist*, which emphasises the need for individual subordination of needs in favour of group allegiance. British Caucasian culture and society has been identified as *individualistic*, emphasising the rights of the individual over others. The indications are that British Indians exist and interact between these two sets of contrasting cultural values.

Chapter Two aims to assess whether British Indians' consumer behaviour is similar to that of Asian Indians or British Caucasians. This is achieved by reviewing the extent to which consumer behaviour is affected by the cultural behaviours and values identified in Chapter One. The chapter starts by reviewing whether cultural values affect buyer behaviour and if they can symbolically manifest themselves within possessions. It is essential to identify this relationship to establish the link between consumer behaviour and cultural values. The remainder of the chapter

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<sup>10</sup> “Anita and Me”, (1997, p. 94)

reviews how consumerism, materialism and self-identity affect Asian Indians', British Indians' and British Caucasians' consumer behaviour.

It is important to note again that this research does not attempt to identify or understand the entire process of consumer decision-making. Instead it aims to identify culture's influence on the buying process and the decisions resulting in the purchase of a brown good.

## **2.2 Culture and its relationship to consumerism**

### **2.2.1 Culture and its affect on consumer behaviour**

Chapter One identified cultural values as an antecedent of individual and societal behaviour. This section considers whether these cultural values are an antecedent of consumer behaviour.

Belk (1984a) and Foxall and Goldsmith (1994) argue that material goods are important to individuals due to their ability to carry and communicate cultural meaning. McCracken (1986, p. 73) substantiates this, commenting that:

“Objects are created according to a culture's blueprint and to this extent objects render the categories of this blueprint material and substantial. Thus objects contribute to the construction of the culturally constituted world precisely because they are a vital, tangible record of cultural meaning that is otherwise intangible.”

Bauer, Cunningham and Wortzel (1965) and Hirschman (1983) suggest that consumers' perceptions of a product's attributes are based upon its abilities to satisfy cultural values. People from different cultures may purchase the same product to reinforce completely different cultural values. For example, in buying a television, an Asian Indian may be more motivated by *collectivist* cultural values, than a British Caucasian.

If culture manifests itself through objects, then how does this relate to the ideational theories of culture identified in Chapter One? This thesis has accepted the *symbolic system* of cultural values manifesting through objects. Assessing the extent of this manifestation may determine culture's influence upon the consumer's buying process. As Rohner (1984, p. 118) notes "[objects] themselves are irrelevant to a cultural description without knowing what they mean to the members of that community". The cultural meaning of products is reviewed in this section.

### **2.2.2 Antecedents of consumerism**

To understand the extent to which culture affects the consumer's buying process it is important to understand the role of consumerism. Consumerism describes the process of consuming goods and services for personal satisfaction. Belk (1988b, p. 105) argues that a consumer culture exists where:

"The majority of consumers avidly desire (and some noticeable portion pursue, acquire and display) goods and services that are valued for non-utilitarian reasons, such as status seeking, envy provocation and novelty seeking."

Rassuli and Hollander (1986) add that the ownership of non-utilitarian goods provides a means to evaluate others. Schudson (1984, p. 7) argues that the result is a:

“Society in which human values have been grotesquely distorted so that commodities become more important than people ... Commodities become not ends in themselves but overvalued means for acquiring acceptable ends like love and friendship.”

Belk (1988b) and Douglas and Isherwood (1979) suggest that growth in consumerism is a direct consequence of economic development. Economic development brings disparity between incomes, as job opportunities increase for the well educated and economically able, resulting in increased consumption of tangible, status symbol consumer goods (Ger and Belk, 1990).

Rassuli and Hollander's (1986) identification of the increasing importance of products to human beings is explored in the next section.

### **2.2.3 Consumerism and its relationship to materialism**

The description of a consumer culture in the last section suggested that consumer goods have transcended from practical uses to having greater meaning for the individual. The individual may then be demonstrating materialistic behaviour.

Richins (1994, p. 522) describes materialism as “a value that represents the individual's perspective regarding the role possessions should play in his / her life”.

The consumer typically believes this role to be important for achieving personal happiness and social progress (Ward and Wackman, 1971). Belk (1984b, p. 291) adds:

“At the highest levels of materialism, such possessions assume a central place in a person’s life and are believed to provide the greatest sources of satisfaction and dissatisfaction in life either directly or indirectly.”

Materialism therefore becomes the focal point for structuring an individual’s buyer behaviour (Webster and Beatty, 1997). Individuals demonstrating materialistic traits have a relatively greater need to possess goods based on the criterion of cost, rather than on any practical satisfaction the possession yields (Richins and Dawson, 1992).

In assessing materialistic behaviour it is important to identify the antecedents of materialism. This will illustrate the relationship between cultural values and materialism among the three *ethnic groups*.

Ger and Belk (1993) propose a world-wide standard package of goods that all individuals aspire to own. According to these authors, failure to achieve this package results in increased levels of frustration and need, leading to materialism. Webster and Beatty (1997) argue that this aspect of materialism is most evident in developing countries, such as India. The authors go on to suggest that the most desired consumer goods are typically from the developed world.

Belk (1988a, 1988b) suggests that materialism in the “developing world” is a direct consequence of television ownership perpetuating consumption-based lifestyles.



Lauterbach (1972) argues that advertisements and Western-produced television programmes present “developed world” consumer values to foreign audiences. Foreign audiences then create a warped perception of the consumer cultural values of “developed countries”. This results in “developing world” consumers trying to emulate these consumer cultural values resulting in materialism.

Belk (1988a), Douglas and Isherwood (1979) and Hacker (1967) argue that materialism becomes more evident within a society when there is a corresponding decline in a sense of community. As a result there is a decline in symbolic objects that represent group identity, for example churches, and the reverence of status symbols such as housing and cars (Simon and Gagnon, 1976). Boorstin (1973) argues that the reverence for status-orientated possessions gives individuals a sense of purpose in life, creating a consumer-orientated community. Individuals now perceive possessions as a means of belonging to a group. Douglas and Isherwood (1979) suggest the result is “the envy theory of needs”, where products are desired because somebody else has them. This behaviour perpetuates a consumer culture where instead of fearing envy, individuals actively use possession ownership to provoke envy in others (Belk, 1988a). Those individuals high in materialistic values are more likely to value their possessions than having close relationships with others (Richins and Dawson, 1992).

Materialism has been identified as a means of substantiating an individual’s identity and position in society. Issues surrounding identity and social position are pertinent to this research. It is necessary then to consider the role of materialism and possessions in constructing an individual’s self-identity within the cultural parameters already identified in Chapter One.

#### 2.2.4 Materialism, possessions and self-identity

The *symbolic system* theory of culture identified culture as manifesting itself through shared symbols and meanings. This system is identifiable between *objective* (such as possessions) and *subjective* culture (roles and norms). Reviewing the role of culture in self-identity formation can assess how materialistic consumption manifests itself within *symbolic* culture. This is an extension of the material discussed in Chapter One.

Blumer (1969, p. 2) states “human beings act toward things on the basis of the meanings that the things have for them” and “the meaning of the social interaction that one has with one’s fellows”. McCracken (1986) adds that products provide an opportunity to demonstrate culturally determined categorical systems. These systems represent culturally created distinctions for dividing up their phenomenal world. Examples of these distinctions include: age, class, gender, occupation and status. If a product is purchased to enhance an individual’s self-image then the individual has imparted a sense of meaning into the product beyond its *utilitarian* uses. Foxall (1997) comments that products allow their users to publicly and unambiguously attest to the consumer’s achievements, for example financial wealth. In effect, the individual has encoded the product with certain cues they expect other people to decode and make inferences from. Holman (1981) argues that possessions are most appropriate for achieving this as they have personalisability with visibility and variability in use. For example, a BMW car could be encoded as “I am successful” and potentially decoded as “That person is rich and successful”. Consumers are then motivated to purchase those goods that emphasise the owner’s social standing within culturally determined categorical systems. Belk et al. (1982)

suggest that this behaviour is the most universal and strongest cultural phenomenon in consumer behaviour.

Kleine III et al. (1993) argue there is a positive correlation between an individual's self-identity and their possessions. This is because consumers often buy products for their symbolic and social significance in supporting, and reinforcing their self-identity (Wittmayer et al., 1994). This relationship affects both brand (Grubb and Hupp, 1968) and product choice (Belch and London, 1977). Richins and Dawson (1992) concluded that materialists only view themselves as successful if their possessions project the desired image. This desired image then justifies their purchase. This raises the question of how these projected values relate to the cultural values and self-identity types identified in Chapter One.

Micken and Roberts (1999) argue that individuals can be characterised as either “*high materialists*” or “*low materialists*” which can be attributed to insecurity regarding their identity and social roles. Insecurity regarding social roles may be attributed to societal changes, for example wealth redistribution due to economic growth and industrialisation. *High materialists* are likely to be high self-monitors who make a conscious effort to vary their self-presentation arising from external cues in a particular situation. This high level of self-consciousness and need to adjust their behaviour indicates the individual's social schema is strongly influenced by external groups. Such behaviour can be associated with the *collective* and *public selves* identified in Chapter One.

The *collective self*, evident within *collectivist* cultures, would be expected to use products to enhance the family's status by seeking favourable evaluation from

external reference groups. For example, a family owning a Mercedes-Benz car would project a coded message of “We are a successful family” to the wider community. The *public* self, evident within both *collectivist* and individualistic cultures, however has been defined as attempting to gain favourable evaluation from important others. Product ownership may then provide a means of demonstrating one’s conformity to society or to a particular group of people. *High materialists* can then be linked to the *collective and public self*.

*Low materialists* are more confident and do not draw upon objects to substantiate their sense of identity. This description corresponds with the *private self* where the individual is motivated by the need for positive self-evaluation, according to his or her own internal standards. These individuals may then be less likely to demonstrate materialistic behaviours to substantiate their identity.

Consumerism and materialism have been identified as assisting the individual in creating a culturally determined sense of identity. This research assesses Micken and Roberts (1999) suggestion of materialism being related to the strength of the individual’s sense of identity. The premise that objects are used to seek external approval and identity formation has important implications for the role and selection of reference groups.

### **2.2.5 Role of reference groups and possessions**

Chapter One explained how culture partly affects the influence and role of external groups in determining an individual’s self-identity. The extent to which these

external reference groups influence consumer identity, materialistic values and the buying process is now discussed.

A reference group is defined as “a person or group that significantly influences an individual’s behaviour” (Bearden and Etzel, 1982, p. 184). Webster and Faircloth (1994, p. 458) conclude that reference groups act “as an anchoring point or frame of reference for individuals facing decisions” often manifesting themselves in the selection of products purchased by individuals.

Bearden and Etzel (1982) identify two types of reference groups: *utilitarian* and *value expressive*. *Utilitarian reference group* influence manifests itself in individual or group behaviour. The individual attempts to comply with the wishes of prominent others to achieve a reward or avoid punishment. *Value-expressive reference group* influence manifests itself in the need for psychological association with a person or a group. This association leads to product purchases, which are used as attempts to gain acceptance by a group or a position within it.

Individuals’ use of these reference groups can be linked to their sense of *collective* and *public self*. The *collective self* is linked with a need to belong to a prominent group like the family, which can be associated with *utilitarian reference group* usage. Individuals identifying with the *collective self* would then be expected to place greater emphasis on this reference group. *Value-expressive reference group* usage can be linked to the *public self* as the individual seeks psychological association with a person or a group. Finally, the *private self’s* desire not to seek external validation of its behaviour might result in neither reference group being used.

Micken and Roberts (1999) identification of materialist categories can also be related to reference group usage. The need of *high materialists* to seek external approval can be associated with the use of *utilitarian* and *value-expressive reference groups*. *High materialists* would then be expected to use both these reference groups in their buying process. *Low materialists*, however, would be expected to refer less to these reference groups, as they do not have such a strong need for external approval.

Reference group influence may also depend upon the type of product purchased. Bourne (1957) states that a product is only referred to a reference group for two reasons. First, there must be an element of exclusivity to warrant further attention. Second, the greater the product's identification with other people, the higher the reference group's involvement. Consideration must therefore be given to whether the product purchase of the sample group used in this research warrants reference group usage. Bearden and Etzel (1982) address this question by categorising products by their usage and who consumes them:

- *Publicly consumed luxury*: a product consumed in public view with limited, exclusive ownership.
- *Privately consumed luxury*: a product not commonly owned and consumed out of public view.
- *Publicly consumed necessity*: a product typically owned by everyone and consumed in public.

- *Privately consumed necessity*: a product consumed in private but widely owned.

Bearden and Etzel (1982) identified a positive relationship between *luxury products* and reference group usage, regardless of public or private consumption. Childers and Rao's (1992) research on American (*individualistic*) and Thai (*collectivist*) consumers' supports these reference group categories. Their results indicated that *luxury products* warrant greater reference group interaction than *necessity products*.

From a cross-cultural perspective, the role of reference groups in the buying process poses two problems. The first problem is establishing what constitutes a *luxury* or a *necessity product*. The second problem refers to whether the perception of what constitutes a *luxury product* differs between countries. For example, Britain would consider a car to be a *necessity product* but in India a car may be perceived as a *luxury product*.

In this thesis a *luxury product* is defined as: an object which is possessed for either enjoyment or fun, but which requires a level of expenditure which induces extensive cognitive processing. This process may include consideration regarding cost, practicality and sources of advice. A *necessity product* is defined as: an object which is purchased out of a *utilitarian* need and which does not require extensive cognitive process regarding advice from any third party, cost or practicality. To determine whether a respondent's purchase should be classified as a *luxury* or *necessity* product, the level of expenditure incurred is measured during the data analysis stage. This provides an indication as to whether expenditure levels affected

respondents' responses to the consumer behaviour scales. These results will be assessed by the following hypothesis:

**H0-9:** Increasing expenditure levels will not significantly affect the consumer behaviour indicated in hypotheses H0-10, 11, 12 and 13.

**H1-9:** Increasing expenditure levels will significantly affect the consumer behaviour indicated in hypotheses H0-10, 11, 12 and 13.

The remainder of this chapter will consider how the cultural characteristics of the three *ethnic groups* used in this research might impact upon the buying process.

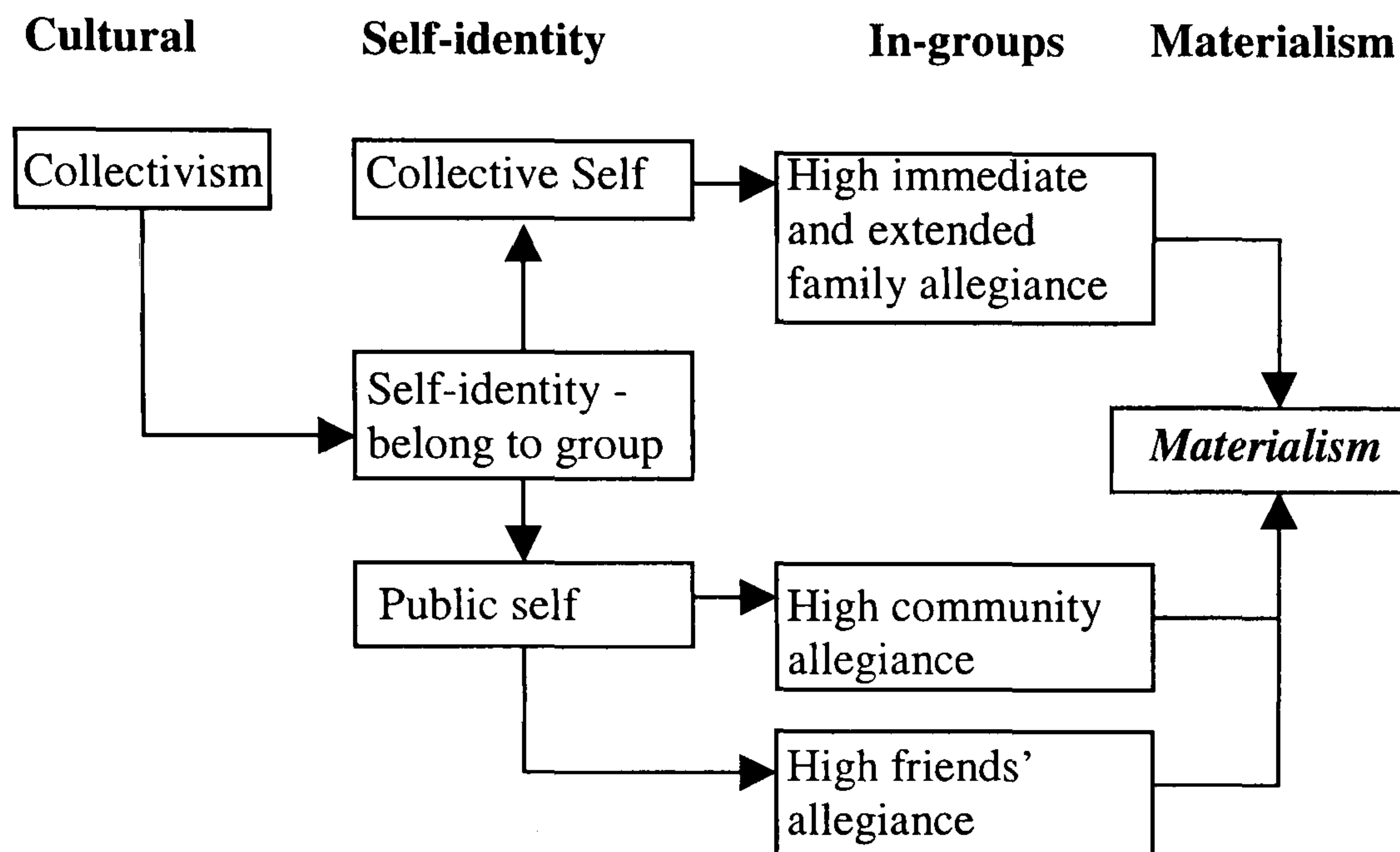
### 2.3 Asian Indians

India's economic progress has produced wide disparities between an emergent economic elite and an excluded majority. Chapter One identified the consequences of industrialisation and wealth redistribution as a shift from *collectivist* towards more *individualistic* cultural values. The purpose of this section then is to identify how economic growth and resulting consumerism is affecting Asian Indians' consumer behaviour. An analysis and explanation of the antecedents of India's increasingly consumerist society is provided in Appendix Four.



### 2.3.1 Asian Indians - Materialism

**Figure 2. 1: Asian Indian proposed behaviour model - stage 3**



Douglas and Isherwood (1979) suggested that materialistic traits arise from a need to arouse envy among other people through product ownership. Is there any evidence of this trait among Asian Indians?

Desai and Coelho (1980, p. 373) state “there is marked tendency among Indians to experience envy of the success or achievement of their fellow beings”. Mehta (1967, p. 155) describes this cause of envy as:

“[Living] in the fear of poverty themselves, regarding it a personal threat. They teach themselves to see what they want to see, yet the scene must stay in the subconscious, suppressed but not altogether, to emerge in self remembered dreams.”

Sinha (1982, p.155) describes the consequence of this:

“Fear is projected into the perception that the resources are limited which in turn aggravates the need to acquire, hoard and monopolise the resources. A competition is imagined to be on where everybody is struggling to rise above the others lest he or his children will sink in poverty.”

Parekh (1994, p. 615) comments that fear and envy leads to “preoccupation with making money [which] is also a common and persistent feature of the Hindu diaspora”. Sinha (1982) adds that the terminal goal of all Indians is not religious salvation (moksha), but the more human values of wealth and prosperity. This suggests envy is a value evident among Asian Indians, which may encourage materialism.

Another aspect of materialism noted earlier was the desire for social comparison between groups or individuals. This comparison is achieved by using possession ownership to promote the group’s or individual’s status and/or wealth levels. Sinha (1982, p. 156) notes this behaviour among Asian Indians commenting:

“A superior with status and influence might brag and try to make his power more visible and legitimate. Overt and exaggerated self-appreciation and strong demands of loyalty and compliance from the dependants at times are too conspicuous to miss.”

Richins and Dawson (1992) identified the importance placed on possessions in an individual’s life as evidence of materialistic behaviour. Mehta and Belk (1991, p. 405) identified this behavioural trait among individuals in Mumbai:

“When friends from their former villages come to their houses while visiting the city, the male head of the household proudly displays his new house, furniture, *television* and other possessions in the living room.”

Joy and Dholakia’s (1991, p. 396) research on Indian immigrants to Canada notes similar behaviour, where one respondent:

“Suggested that in India, people are more concerned about *personal collections of electrical appliances*, whereas it no longer has the same significance to families here who can purchase them more readily.”

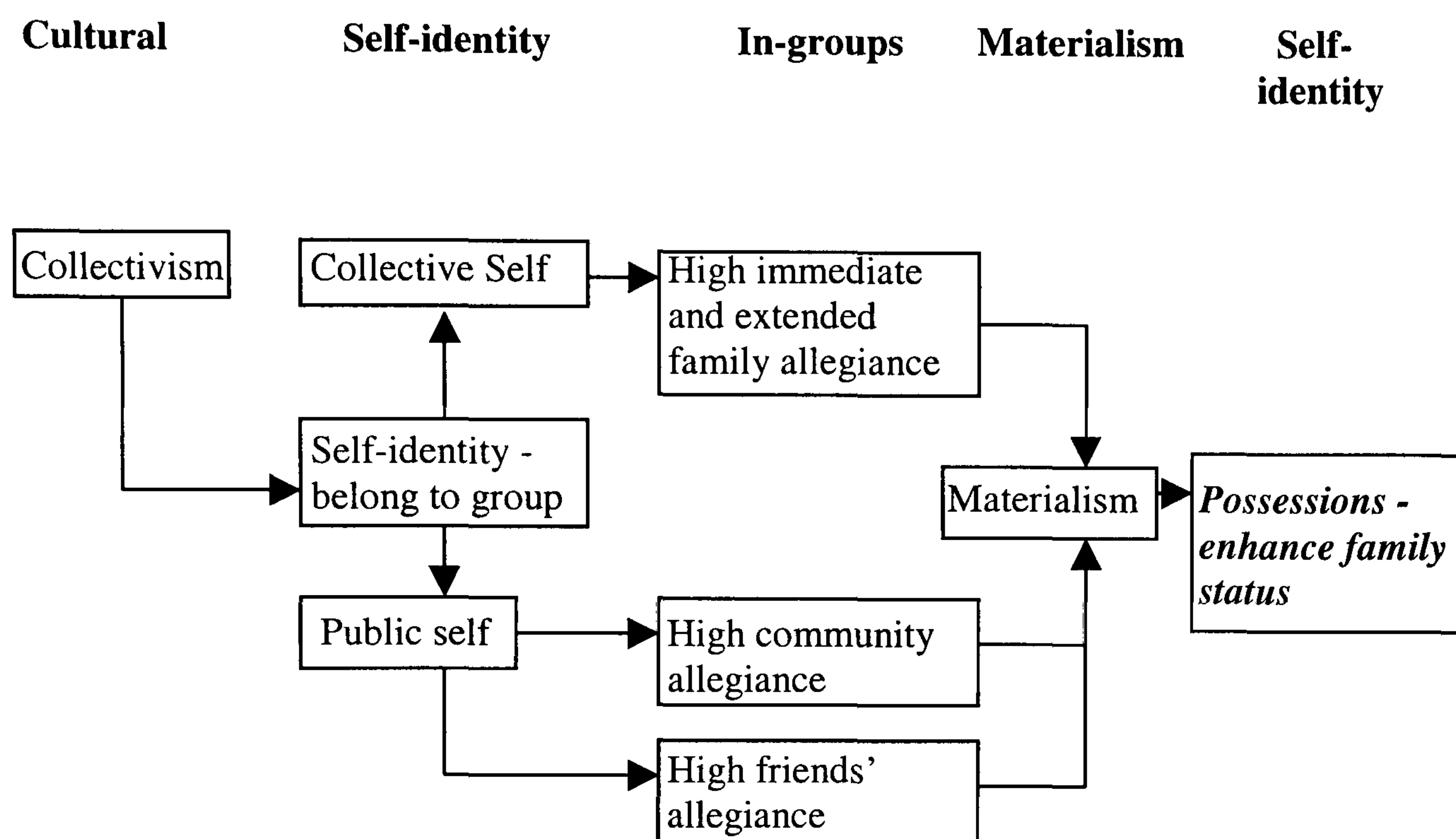
Joy and Dholakia (1991) and Mehta and Belk’s (1991) comments suggest that family and friends are important in-groups to Asian Indians.

Belk’s (1988b), Douglas and Isherwood’s (1979) and Hacker’s (1967) earlier observation of increased levels of materialism being associated with a decline in community warrants further discussion. Chapter One identified that a decline in communal activities in Indian cities resulted in increased levels of *individualism* (Mishra, 1994). Asian Indians may then demonstrate materialistic behaviour to compensate for a perceived decline in community. Alternatively, Asian Indians may use materialistic possessions to enhance their social standing within the community.

The materialistic motivations of Asian Indians may arise from a need for external approval, which can be identified with a cultural desire to enhance their sense of *collective* and *public self*. This will be discussed further in the next section.

### 2.3.2 Asian Indians - Self-identity and the role of possessions

Figure 2. 2: Asian Indian proposed behaviour model - stage 4



This chapter has identified that individuals in *collectivist* cultures are more likely to use possessions to enhance their sense of *collective / public self*. Whether Asian Indians exhibit this behaviour towards their possessions has not been directly addressed in published research and only inferences can therefore be made.

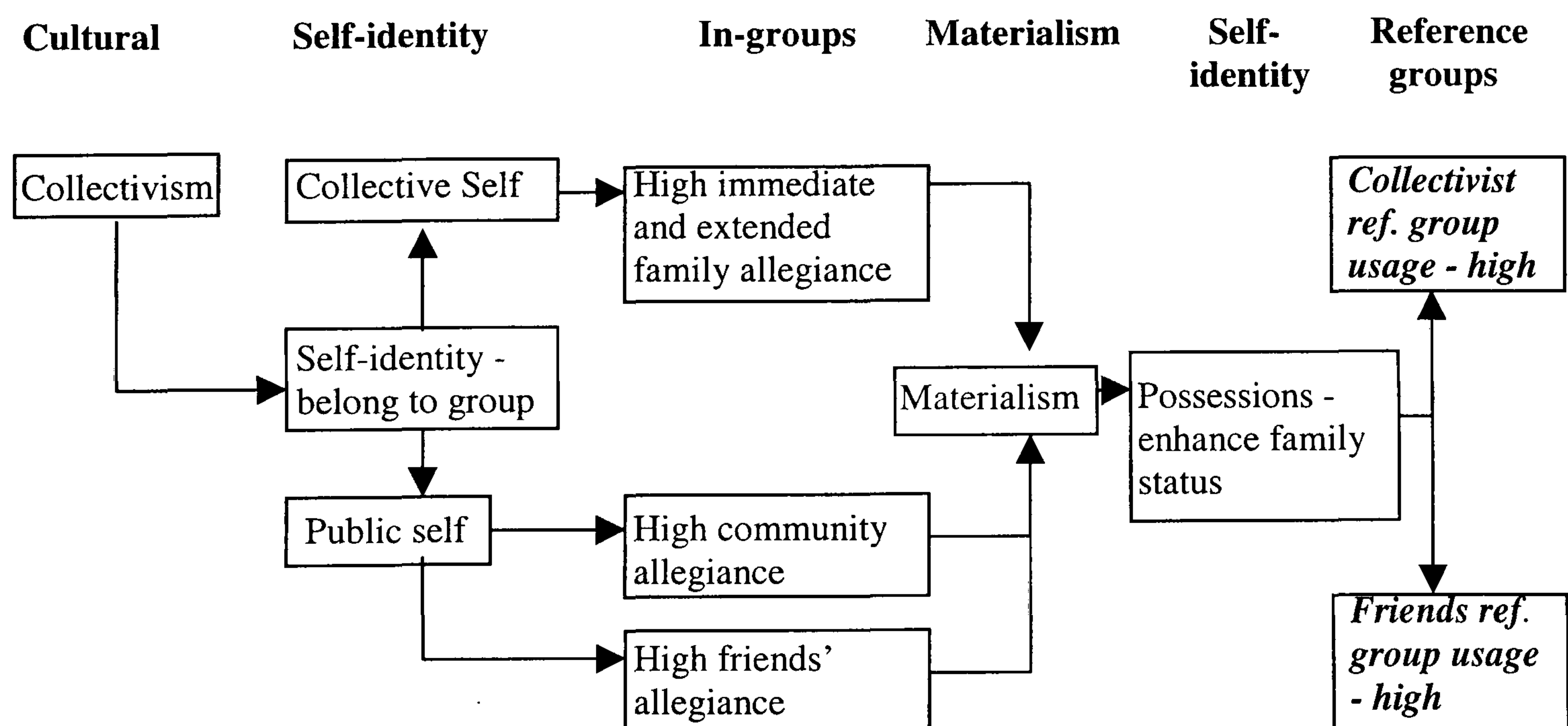
Chapter One identified that Indian society has undergone a period of modernisation, which has resulted in the emergence of a new, wealthy entrepreneurial class in India. Acceptance into this new wealth-owning class may ultimately lead to individuals being uncertain about their social position and identity (Vaidyanathan, 1989). Possessions may provide a means to resolve this uncertainty. Joy and Dholakia's (1991) and Mehta and Belk's (1991) comments regarding the importance that Asian Indians place on personal collections of *electrical appliances* suggest possessions are being used to enhance self-identity. This behaviour can be related to the *collective and public self*.

The use of possessions to create a positive *collective* and *public self* does not appear to be limited to Indian cities. Castro et al. (1981) noted that symbolic wealth in Indian villages had shifted from large holdings of livestock to ownership of Western consumer goods. This suggests that the individual's *collective* and *public self* may now be determined and perpetuated by the community's recognition of their product ownership.

Asian Indians' sense of self appears to be partly based upon how external groups react to the products they own. This notion will be tested in Chapter 5.

### 2.3.3 Asian Indians - Reference groups

Figure 2. 3: Asian Indian proposed behaviour model - stage 5



Self-identity within Indian society has been identified as being influenced by the need for external approval. Reference groups may represent an important source for external approval and therefore further discussion is appropriate.

The family, consisting of immediate and extended members, was identified in Chapter One as potentially the most important in-group for Asian Indians. It is therefore logical to expect family members to be consulted during the buying process to seek their approval, possibly in terms of the product's impact on their perceived family image. This behaviour relates to the *collective* and *public selves* noted earlier.

The role of the community as a reference group has previously received little attention by researchers. In Asian Indian society individuals' identity is construed from the roles they fulfil, with the immediate community potentially enforcing these roles. The community may then determine and judge the success of individuals and their families by the products they own (Castro et al., 1981). Thus it seems reasonable to suggest that neighbours will be an important reference group for Asian Indians during the buying process. The use of family members and neighbours as a source of reference during the buying process can be entitled "*collectivist reference groups.*"

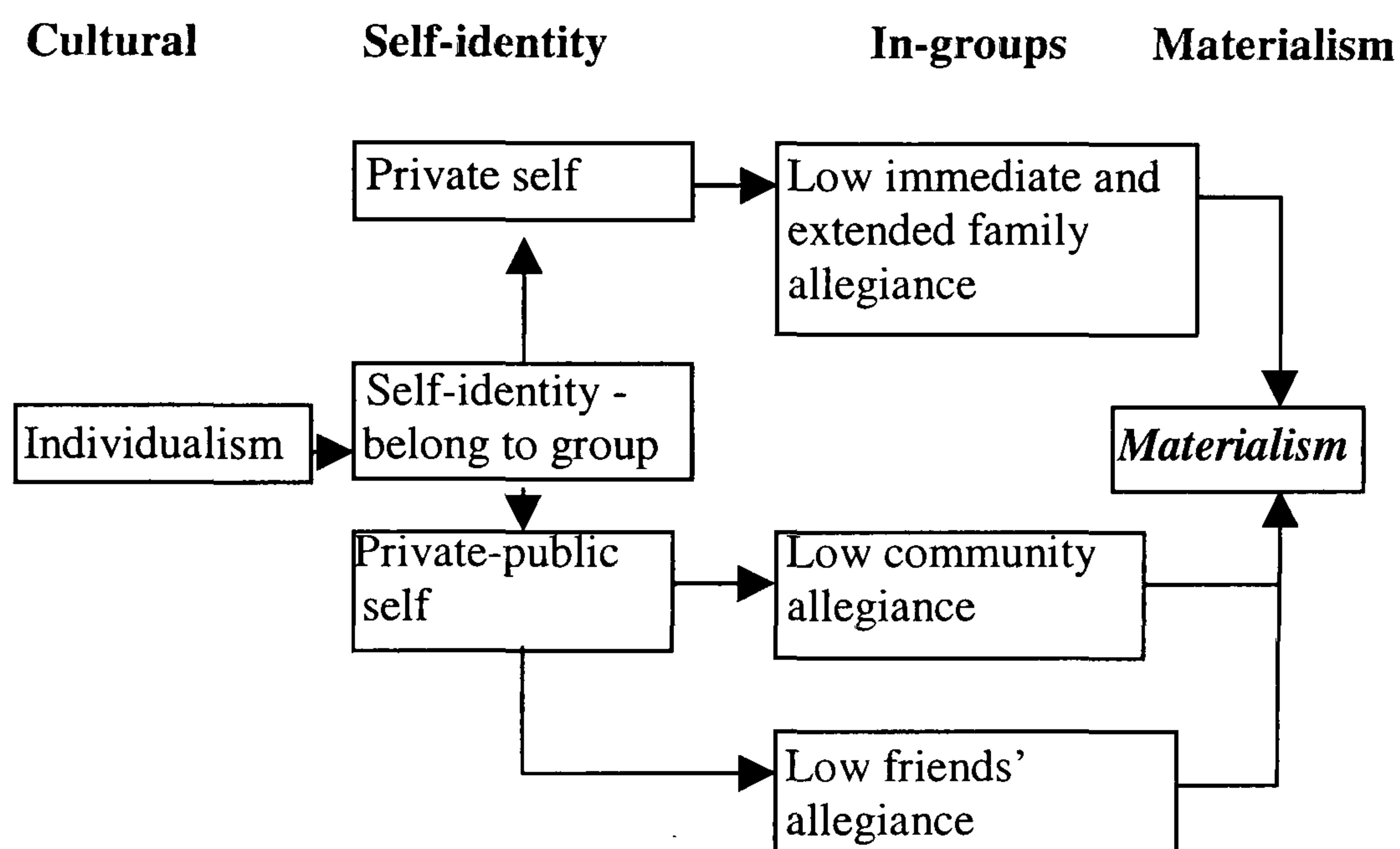
Friends have been identified in Chapter One as becoming increasingly important to Asian Indians and are also a potential reference group. Furthermore, as Mehta and Belk (1991) infer, Asian Indians may seek and gain their approval for their brown good purchase. In effect the individuals are using friends as a reference group to reinforce their *collective* and *public selves*.

## 2.4 British Caucasians

Chapter One concluded that a British Caucasian's sense of identity is based upon an individual's own sense of autonomy and independence. The effect of this autonomy and independence now needs to be explored.

### 2.4.1 British Caucasians - Materialism

**Figure 2. 4: British Caucasian proposed behaviour model - stage 3**



Published research on Britain and materialism appears to be limited, and the relatively few articles in this area do not present a coherent argument.

Ger and Belk (1996) categorised Britain as a low materialistic country compared, for example, to Germany and the United States. The authors suggest that Britain's low levels of materialism may be attributed to the long-term, widespread availability of consumer goods. Inglehart (1990) suggests that the fact that Western societies have satisfied the majority of their materialistic needs is consistent with these findings. Instead, people within these societies are now motivated by the need to enhance

relationships with family, friends and to improve social welfare. Halman and Ester's (1995) observation that British society appears to favour closer relations with family and friends support this argument.

Micken and Roberts (1999) argued that a reliance on materialistic objects could be attributed to insecurity regarding social roles and identity, for example arising from economic growth and industrialisation. As Britain has undergone this process for the past two hundred years, individuals may feel more secure in their social roles and identity. Individuals may not rely then on materialistic objects to consolidate their identity, resulting in low levels of materialism.

A rather different argument for Britain suggests that Britain may actually be a highly materialistic society. The emergence of a brand-driven consumer culture, where certain products can command premium prices indicates a materialistic society. This proliferation of brand ownership among consumers may reflect insecurity in their sense of identity, which may be compensated for by the conspicuous consumption of high profile brands. Indeed, the very reasons given to explain Asian Indians' behaviour, i.e. a new economic elite using money to create and consolidate a sense of identity, may also be relevant to British Caucasian consumers.

Boorstin (1973) suggested that status-orientated possessions provide individuals with a sense of purpose, resulting in a consumer-orientated community. Possession ownership may then provide the opportunity to create a sense of belonging to friendship groups among British Caucasians. Satisfaction obtained from this group belonging would be reflected in increased levels of materialism.



The decline in a sense of community also needs to be considered. Halman (1996) notes a decline in the importance of the church in Britain. Simon and Gagnon (1976) noted earlier that this results in symbolic group objects like churches being substituted by status symbols. It is not unreasonable then to attribute a decline in church attendance to increased materialism in Britain.

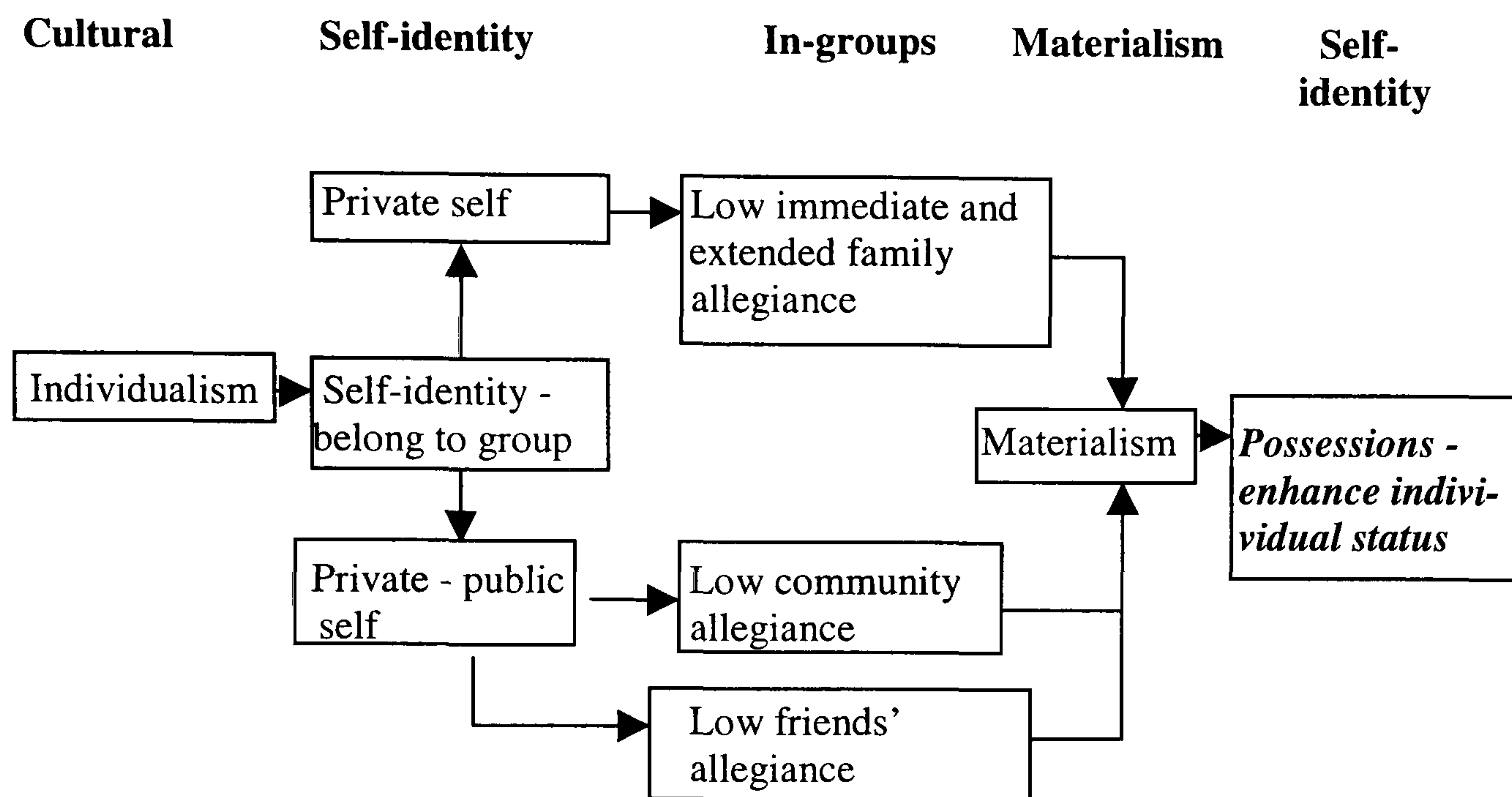
Dittmar (1991) and Dittmar and Pepper's (1994) research on materialistic attitudes among British working- and middle-class adolescents presents an interesting perspective. They found that working-class respondents were more likely to endorse materialistic values than their middle-class counterparts. This behaviour is explained by middle-class adolescents' relatively greater familiarity with material goods. These findings have important implications for this research. If the sample groups used in this research can be identified as middle-class, they may demonstrate relatively low levels of materialism.

Considering the literature presented, can it be concluded that Britain is a materialistic society. Ger and Belk's (1996) research suggested Britain was a low materialistic country which was consistent with the argument that Western societies materialistic needs have been satisfied (Inglehart, 1990). However, the emergence of a brand conscious, and hence materialistic, society cannot be ignored. Instead, whether Britain is a materialistic society may depend upon the individual's social class. Dittmar (1991) and Dittmar and Pepper's (1994) suggestion that working-class, rather than their middle-class, adolescents were more likely to endorse materialistic values is of interest. If this trait was evident among adults, then an individual's social class may determine the extent that Britain is a materialistic society.

The relationship between materialism and self-identity is discussed next.

## 2.4.2 British Caucasians - Self-identity and the role of possessions

**Figure 2. 5: British Caucasian proposed behaviour model - stage 4**



British Caucasians' sense of self-identity has been identified as intrinsically linked to *individualistic* cultural values. Chapter One showed how the *private and public self* apply to British Caucasians.

British Caucasians who are motivated by their *private self* would not be expected to use possessions to enhance their self-identity. This would arise since their sense of self-identity is not construed from external approval.

The *public self*, from an *individualistic* cultural perspective, is identified as emphasising the individual's sense of autonomy (Sinha, 1985). British Caucasians with a sense of *public self* would then be expected to purchase those possessions that express autonomy to others. Dittmar, Mannetti and Semin (1989) apparently support this observation. They note that a British man's symbolic identity is

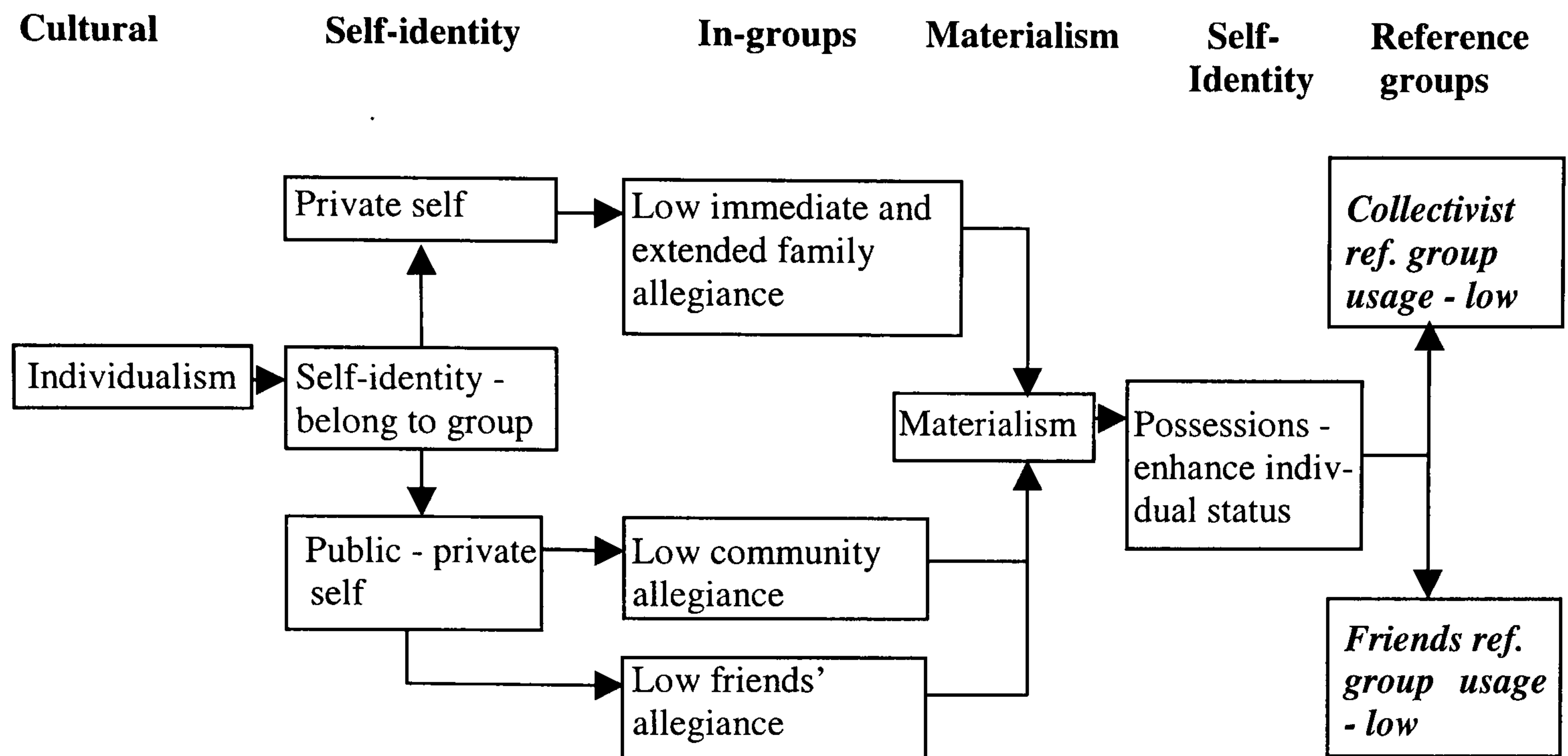
determined by the extent to which he owns material goods. Extensive ownership of material goods is perceived as representing a high level of autonomy and self-expression. British males tend to view their possessions in an instrumental and self-orientated manner (Dittmar, 1989). In contrast, British women with high levels of materialistic goods are perceived to have low levels of autonomy and self-expression. This means that their possessions are merely a reflection of their association with others, for example a partner or family (ibid.; Dittmar et al., 1989).

Chapter One has also argued that a British Caucasian's sense of *public self* may also be motivated by the need for external approval, which is a behaviour trait also found among Asian Indians. Dittmar (1992) supports this observation, noting that social class did not affect individuals' perceptions of goods ownership. Both working- and middle-class adolescents perceived wealthy people as being more educated, intelligent, in control of their life and immediate environment, and successful (ibid.; Dittmar and Pepper, 1994). British social classes therefore perceived materialistic objects as representative of success in life. British Caucasian individuals may then be motivated to purchase materialistic goods to achieve this sense of external approval. It should also be noted, however, that not all British Caucasians may require or seek external approval gained from possession ownership.

The next section discusses the relationship between British Caucasians' self-image and the use of reference groups.

### 2.4.3 British Caucasians - Reference groups

Figure 2. 6: British Caucasian proposed behaviour model - stage 5



Section 2.3.2 identified that British Caucasians' *public self* is construed from external approval and a need to express individual autonomy. The extent to which the *public self* affects reference group usage is unclear from previous research. Consequently, the role of reference groups for British Caucasians therefore can only be inferred from the *individualistic* cultural traits identified in Chapter One.

Halman and Ester (1995) identified that British parents encourage their children to be autonomous. This autonomy results in British Caucasians being detached from their immediate family, implying they are less likely to consult with their brothers, sisters and parents in their buying process than Asian Indians.

A similar argument can also be made for the role of neighbours as a reference group. Neighbours' active involvement in the buying process assumes that their approval and recognition is both sought and welcomed. Such behaviour is not entirely

consistent with British Caucasian *individualistic* cultural values, which encourage autonomy and emotional detachment from external groups. Although British Caucasians may enjoy external recognition of their product purchase, this is not tantamount to actively involving them in the buying process. British Caucasians, unlike Asian Indians, would not then be expected to refer to their neighbours or their community during the buying process.

British Caucasians may refer to their friends as a reference group. Childers and Rao (1992) indicated that American consumers were more likely to be influenced by their peers than by their family when purchasing a *publicly consumed good*. A purchase of *privately consumed goods*, it was suggested, was still influenced by peers, but to a lesser extent. The United States, like Britain, has been identified as an *individualistic* culture (Hofstede, 1980). It is therefore not unreasonable to expect similar behaviour among British Caucasians.

## **2.5 British Indians**

This section reviews *acculturation's* affect on British Indians' consumer values and its impact upon their buying process.

### **2.5.1 British Indians - Consumer acculturation**

Consumer acculturation is one aspect of the *acculturation* process identified in Chapter One. It describes an eclectic process of learning and demonstrating consumption behaviours, knowledge and skills specific to a culture, which occur at the group and individual levels (Jun, Ball and Gentry 1993; O'Guinn et al., 1988;

Penaloza, 1989). Penaloza (1989) argues that consumer acculturation is characterised by a number of stages encountered by ethnic minorities. Initially individuals, using consumption information they perceive as representative of their culture, may attempt to copy the consumption patterns of the host culture. However, the dominance of their native cultural values can cause dissonance in their consumer behaviour. To reduce this dissonance individuals then resort to familiar products from their native country. Finally, after a period of time, the immigrants' consumer confidence and knowledge increase. This allows the individuals to adapt to their new consumer culture surroundings. Consumer acculturation implies that the length of time for which British Indians are domiciled in Britain, may affect their consumer behaviour.

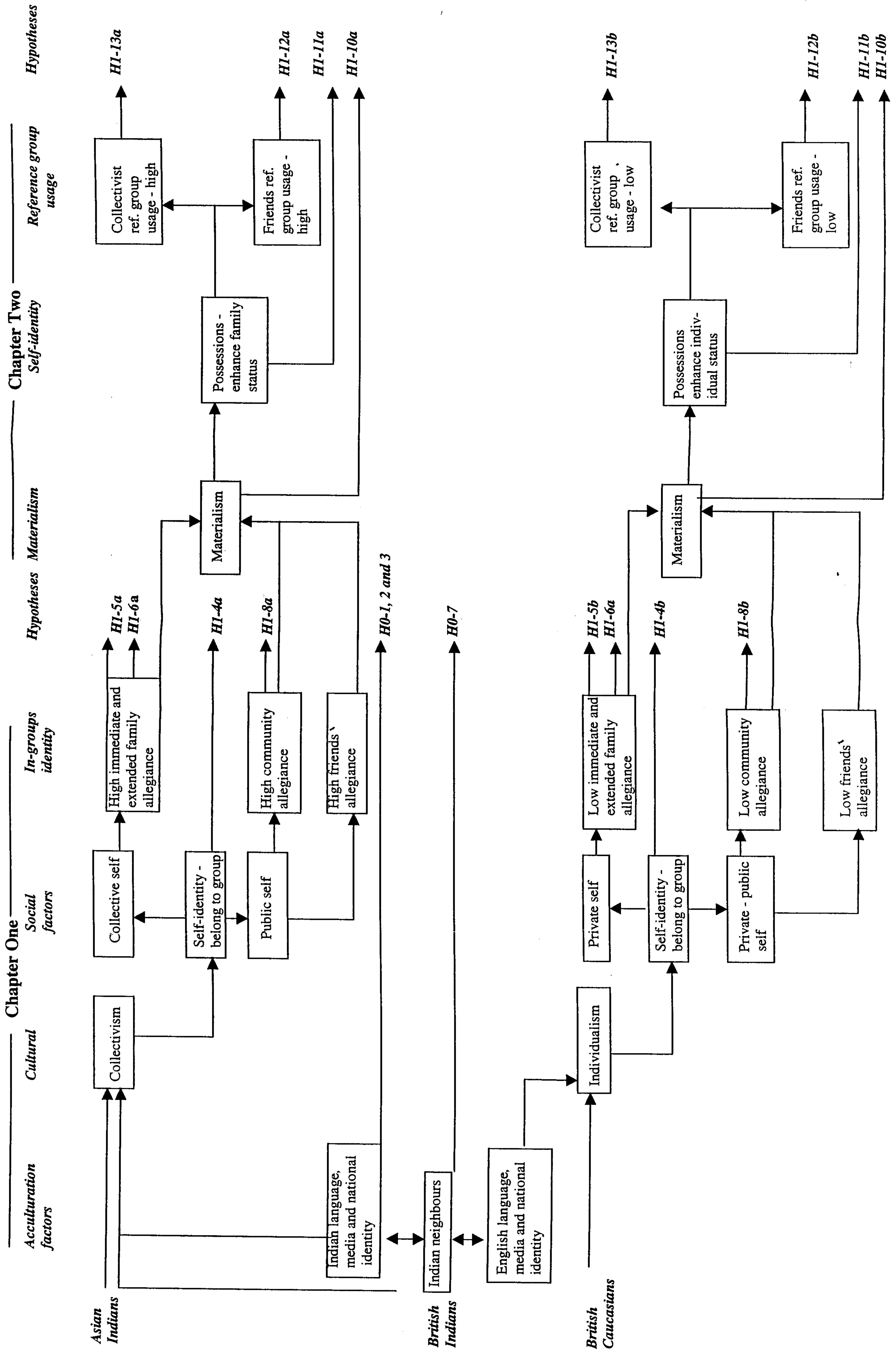
Chapter One identified *language* as an antecedent of culturally determined values. Whether language choice affects individuals' consumer behaviour values appears to be an unexplored research area. It can only be concluded, based upon the previous chapter's discussion, that *language* choice would be expected to affect individuals' consumer behaviour.

*Media usage* was identified in Chapter One as an *acculturation* agent. It is possible that this may also influence consumer behaviour regarding product choice and use. This is particularly relevant to Asian Indian movies, which have become increasingly popular in Britain. The widespread use of Western goods within Asian Indian films may influence brand selection. For example, the Indian film "Dil to pagal hez" ("Madness of the heart") had mass usage of Tommy Hilfiger clothing by the film cast. Although the effect of this on audiences is unknown, it is reasonable to assume that it may have affected audiences' clothing brand perceptions.

The role of *national identity* and cultural values may also have a significant affect on consumer behaviour. Ethnic minorities who identify with their native country may retain native cultural values and purchase products that carry inherent ethnic meanings (Maldonado and Tansuhaj, 1999; Wooten and Galvin, 1993). Alternatively those who wish to assimilate into the host culture may purchase goods that they believe reflect the host's cultural values. Wallendorf and Reilly (1983) identified that those Hispanics who wanted to be recognised as American tended to display behaviour that over-identified with American culture. Those who did not wish to identify with American culture did more to retain their traditional Hispanic cultural traits. In contrast, Maldonado and Tansuhaj (1999) found that Haitian immigrants to America had a strong sense of their ethnic identity but still bought goods that were identifiable with American culture.

The extent to which British Indians' selection of products is determined by consumer acculturation is unclear from the literature. This research will therefore consider whether British Indians' sense of *language*, *media usage* and *national identity* affects their consumer behaviour through the *acculturation* hypotheses H0-1, H0-2 and H0-3 presented in Chapter One.

Figure 2.10: Proposed buyer behaviour model





behaviour. Although it is not clear whether their behaviour will be replicated among British Indians, it is interesting that certain materialistic characteristics are implied.

Dasgupta (1989, p. 85) found evidence of materialistic values among Indian immigrants to the United States:

“Thus conspicuous consumption, possession of material goods like a big house, expensive cars, maintaining a specific lifestyle have become important criteria within the Indian community. Acceptance of the value, achievement orientation, in a materialistic society has made Indian immigrants measure success in terms of material possessions.”

Mehta and Belk's (1991) research among Indian immigrants to the United States supports Dasgupta's comments, identifying a desire among certain individuals to purchase highly conspicuous materialistic goods. This implies that Indian immigrants to the United States, like their Asian Indian counterparts, may demonstrate materialistic values.

Joy and Dholakia's (1991) research on Indian immigrants to Canada only partly supports Dasgupta (1989) and Mehta and Belk's (1991) comments. Instead, the authors suggest that Indian immigrants' time in Canada may affect their attitudes towards possessions. The first generation, they suggest, are more motivated by the traditional Indian *collectivist* values of community, family and people orientation. The second generation, however, appear to be more motivated by *individualistic* values and more materialistic behaviour is inferred.

The British Indian community's role in materialistic behaviour is unclear. As British Indians are a minority *ethnic group* it would be expected that they might have a greater sense of community. If British Indians were motivated to enhance their *collective* and *public selves* then the Indian community may satisfy this need. Community gatherings would then provide opportunities to discuss and display their materialistic objects. This argument will be tested in the data analysis in Chapter Six.

Are Indian immigrants' materialistic values the same as implied in Asian Indian culture? This question can be addressed by assessing the reasons for materialism in each of the respective countries. In India, materialism is partly a consequence of economic growth and a means of reinforcing or stating one's position in a *collectivist* hierarchy. However, Indian immigrants are likely to have immigrated to other countries to further their own economic opportunities (Ballard, 1994). The two groups' motivations for materialism may then be fundamentally different. Indian immigrants, unlike Asian Indians, may not perceive product ownership as a means of creating envy or stating one's social position. Instead, product ownership might be perceived as a symbolic means of demonstrating willingness to assimilate to the majority culture. Desai and Coelho (1980) noted this behaviour among Indian immigrants to the United States, where individuals sought to over-identify with American cultural values.

To assess materialism within the three *ethnic groups* the following hypothesis is proposed:

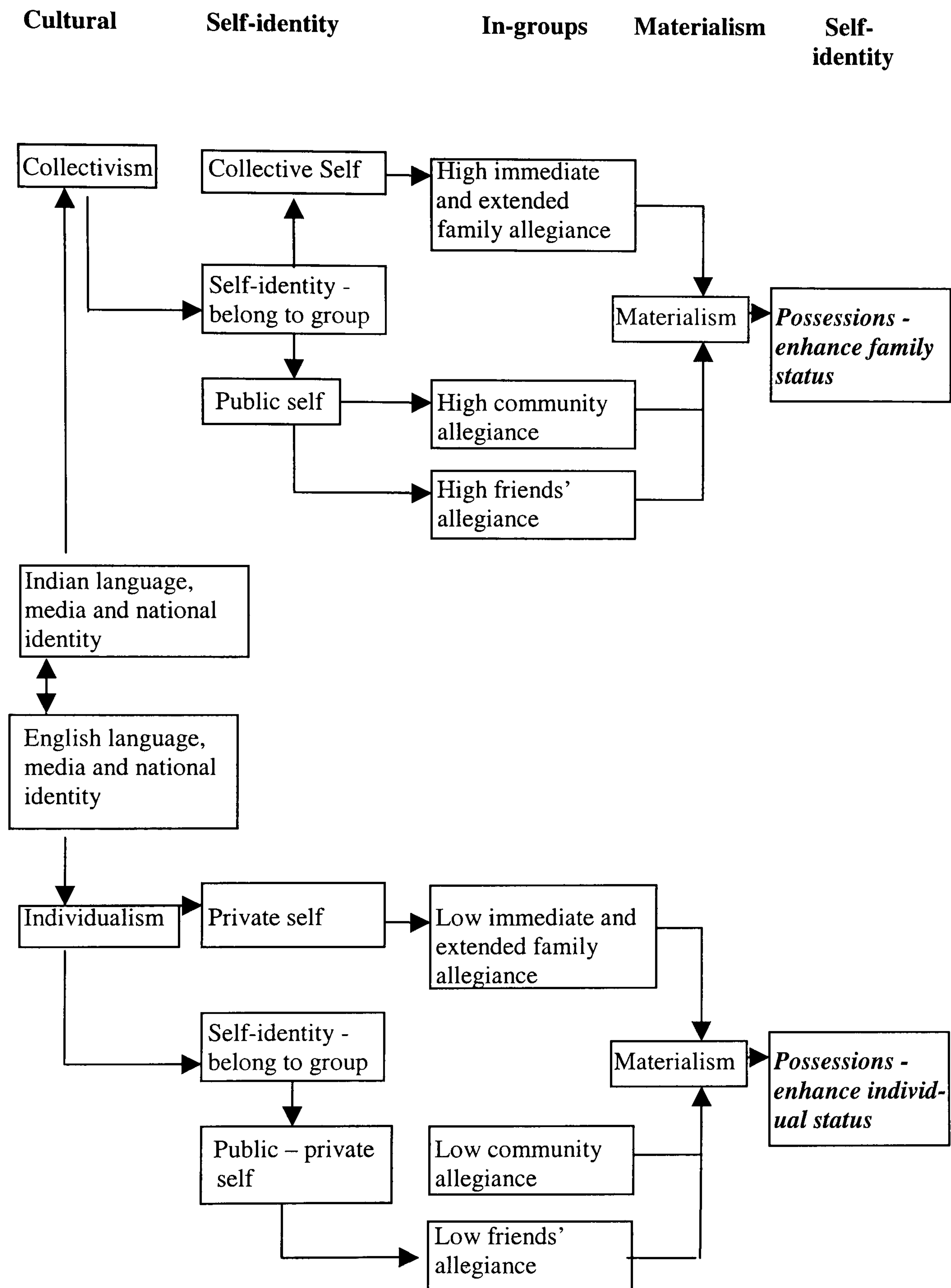
**H0-10:** Asian Indians, British Indians and British Caucasians will have similar levels of materialism.

**H1-10a:** Asian Indians and British Indians will be significantly more materialistic than British Caucasians.

**H1-10b:** British Indians and British Caucasians will be significantly less materialistic than Asian Indians.

### 2.5.3 British Indians - Self-identity and the role of possessions

Figure 2. 8: British Indian proposed behaviour model - stage 5



There is a paucity of published research in this area. To address British Indians' self-identity and the role of possessions it is necessary to consider whether British Indians adhere to *collectivist* or *individualistic* cultural values. Dittmar and others consider that British people, like Asian Indians, view possessions as self-identity

enhancing. However, the individual's motivation for using possessions to project his or her self-image appears to be culturally determined. Unlike Asian Indians, who use possessions to project a *collectivist family image*, the British perceive possession ownership as enhancing the *individual's* sense of autonomy (Dittmar, 1989). The cultural values to which British Indians adhere might therefore affect the relationship between product perception and self-image.

Mehta and Belk (1991) infer that British Indians may perceive possessions as enhancing their *collectivist* sense of group identity. The authors (p. 408, researcher's emphasis in italics) noted among Indian immigrants to the United States:

“Even seemingly identity-relevant status objects such as *televisions* and photographs documenting personal achievement are thought to bring *prestige to the family* more than to the individual.”

It appears that the extent to which British Indians perceive products from an *individualistic* perspective might be influenced by their generation. Joy and Dholakia's (1991) research on Indian immigrants to Canada suggests that generation may determine whether possessions enhance the group's or individual's self-identity. This is evident in one of their respondent's comments: “Our children surround themselves with things, not people. Things are meant to link people, not merely objects to possess” (ibid., p. 397). The respondent implies that second-generation Canadian Indians appear to be demonstrating *individualistic* traits towards their possessions, unlike the first generation's more *collectivist* traits.

The following hypothesis is proposed to explore this issue:

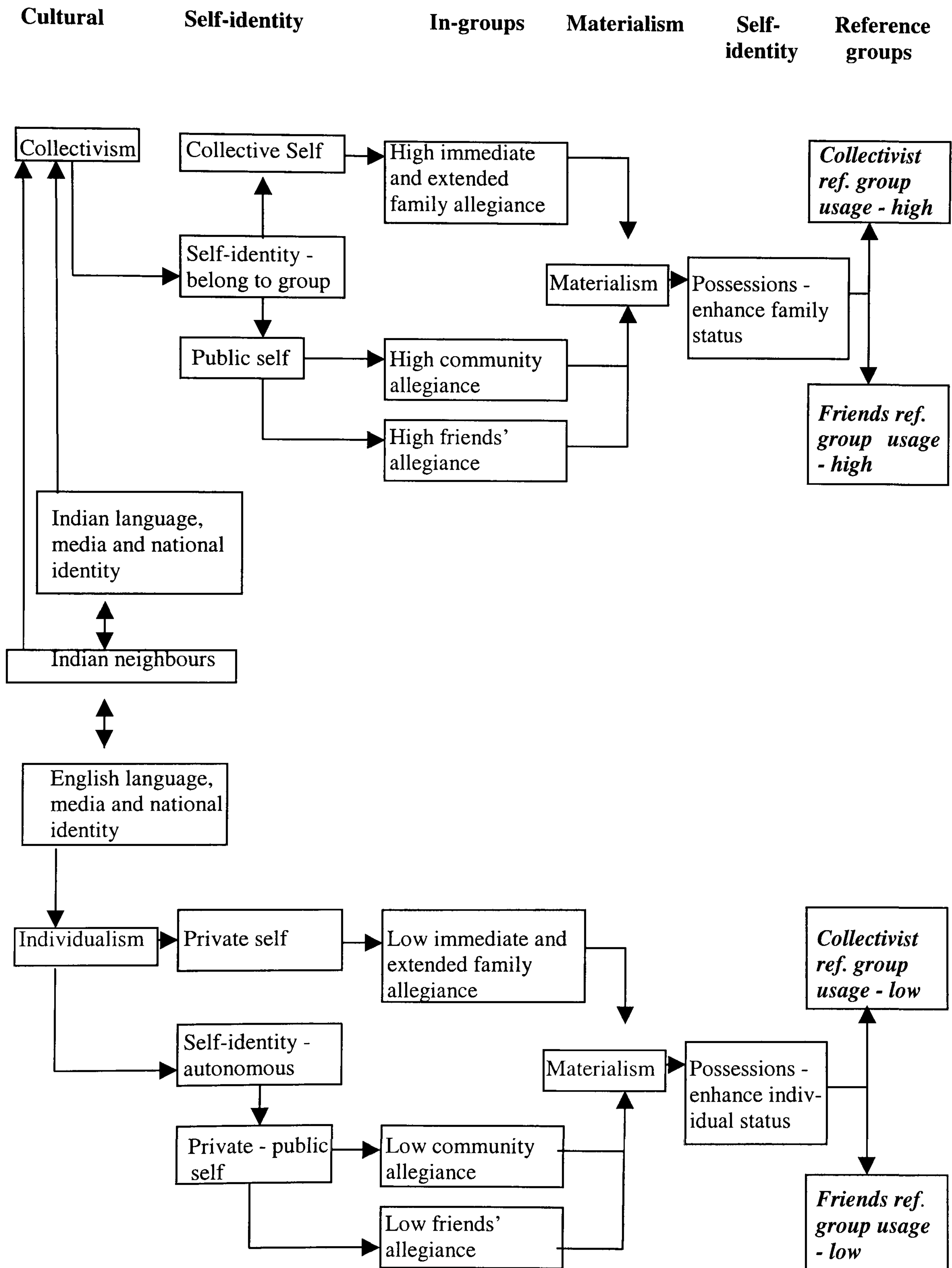
**H0-11:** There will be no significant difference in how Asian Indians, British Indians and British Caucasians use possessions as status symbols.

**H1-11a:** Asian Indians and British Indians will be significantly more likely to use possessions as status symbols compared with British Caucasians.

**H1-11b:** British Indians and British Caucasians will be significantly less likely to use possessions as status symbols compared with Asian Indians.

## 2.5.4 British Indians - Reference groups

Figure 2. 9: British Indian proposed behaviour model - stage 6



Specific research on how British Indians interact with their family, friends and neighbours as reference groups is limited. However, there is some published research that offers insights into reference group usage. Chapter One identified the importance of *empathetic* and *reference group identification* to ethnic minorities. A more detailed consideration of their role in reference group selection will now be given.

British Indians' use of the family as a *collectivist reference group* is also unclear from published literature. However, the family's involvement as a reference group would be consistent with the *collectivist* values identified in Chapter One. By consulting with their parents, brothers and sisters, British Indians may be demonstrating *empathetic identification*. This identification would indicate an adherence to *collectivist* rather than British Caucasian *individualistic* values.

Neighbours as a *collectivist reference group* may also affect the buying process. Whether this is applicable to British Indians is again debatable. British Indians exist as an ethnic minority and where they live may affect this reference group usage. British Indians who choose to live in areas with a high concentration of British Indians might be more willing to practise Asian Indian cultural values. They may then be more inclined to use their neighbours as a reference group, demonstrating *empathetic identification*. Alternatively, British Indians who decide to live in predominantly British Caucasian areas may be less willing to practise their Indian cultural values. In this case, the need to consult neighbours as a reference group may be relatively less likely. Indeed their potential compliance with the dominant British Caucasian culture may cause them to avoid using this reference group. This behaviour can be identified with the need for *reference group identification*.



The following hypothesis captures the difficulties associated with assessing the role of *collectivist reference groups*:

**H0-13:** There will be no significant difference in the use of collectivist reference groups by Asian Indians, British Indians and British Caucasians.

**H0-13a:** Asian Indians and British Indians will be significantly more likely to use collectivist reference groups than British Caucasians.

**H0-13b:** British Indians and British Caucasians will be significantly less likely to use collectivist reference groups than Asian Indians.

The role of friends as a reference group for British Indians is unclear from published research. Bhopal's (1997) investigation of British Indian women suggests that education levels may affect reference group selection. Women with an education level higher than Advanced Level were more likely to consult with friends and interact with the British Caucasian community. This research infers that education levels may lead to increased *reference group identification* with British Caucasians. This suggests that British Indians' education level may determine whether they use British Caucasians as a reference group. There is no direct comparable research on British Indian males.

Hogg, Abrams and Patel (1987) noted earlier that British Indian female adolescents, unlike their male counterparts, were more likely to form friendship groups between racial groups. However, British Indian males were unwilling or unable to establish

friendship groups with non-British Indians. Taken to its logical conclusion, this may suggest that friends used as a reference group will be mostly British Indians.

Considering the role of friends as a reference group, the following hypothesis is proposed:

**H0-12:** There will be no significant difference in the use of friends as a reference group by Asian Indians, British Indians and British Caucasians.

**H1-12a:** Asian Indians and British Indians will be significantly more likely to use their friends as a reference group than British Caucasians.

**H1-12b:** British Indians and British Caucasians will be significantly less likely to use their friends as a reference group than Asian Indians.

## **2.6 Chapter summary**

The purpose of this chapter has been to identify whether the cultural values identified in Chapter One affect the buying process. Culture has been identified as a determinant of consumer behaviour manifesting itself through materialistic behaviour. Materialism has then been linked to the role of products in determining an individual's sense of self-identity. This has been shown to be dependent upon individual or group responses to product ownership. Finally, the role of reference groups in influencing product decisions has been identified. It has been concluded that the cultural values identified in Chapter One appear to be closely tied to some of the consumer behaviour issues noted in this chapter.

The Asian Indians' buying process appears to be strongly influenced by *collectivist* values. A key aspect of cultural influence on Asian Indians appears to be their family, which acts as a reference group influencing consumer decisions. The family is viewed as giving meaning to the individual's self-identity. The products purchased are then used to project a desired family image towards external groups. This emphasis on the family leads to the conclusion that product ownership is perceived as not belonging to the individual but to the family unit.

British Caucasians, it has been argued, are potentially influenced by their own internal needs, which are characteristic of *individualistic* cultures. The literature does not show conclusively whether British Caucasians demonstrate materialistic behaviour. Ger and Belk (1996) noted that Britain was a low materialistic country, yet the emergence of certain branded goods in Britain appears to suggest otherwise. Instead, increased levels of materialism may be attributed to a decline in a sense of community, with possessions being perceived as a substitute for this loss. Finally, a review of the role of reference groups in the buying process has suggested that work colleagues or friends might be drawn upon instead of the family.

The discussion on British Indians has revisited the *acculturation* process and discussed its implications on the buying process. Through literature that considers Indian immigrants to the United States, it has been concluded that British Indians may demonstrate some of the culturally influenced consumer characteristics identified in Asian Indians. However, research on Indian immigrants to Canada has suggested that the process of *acculturation* resulted in a shift in culturally determined

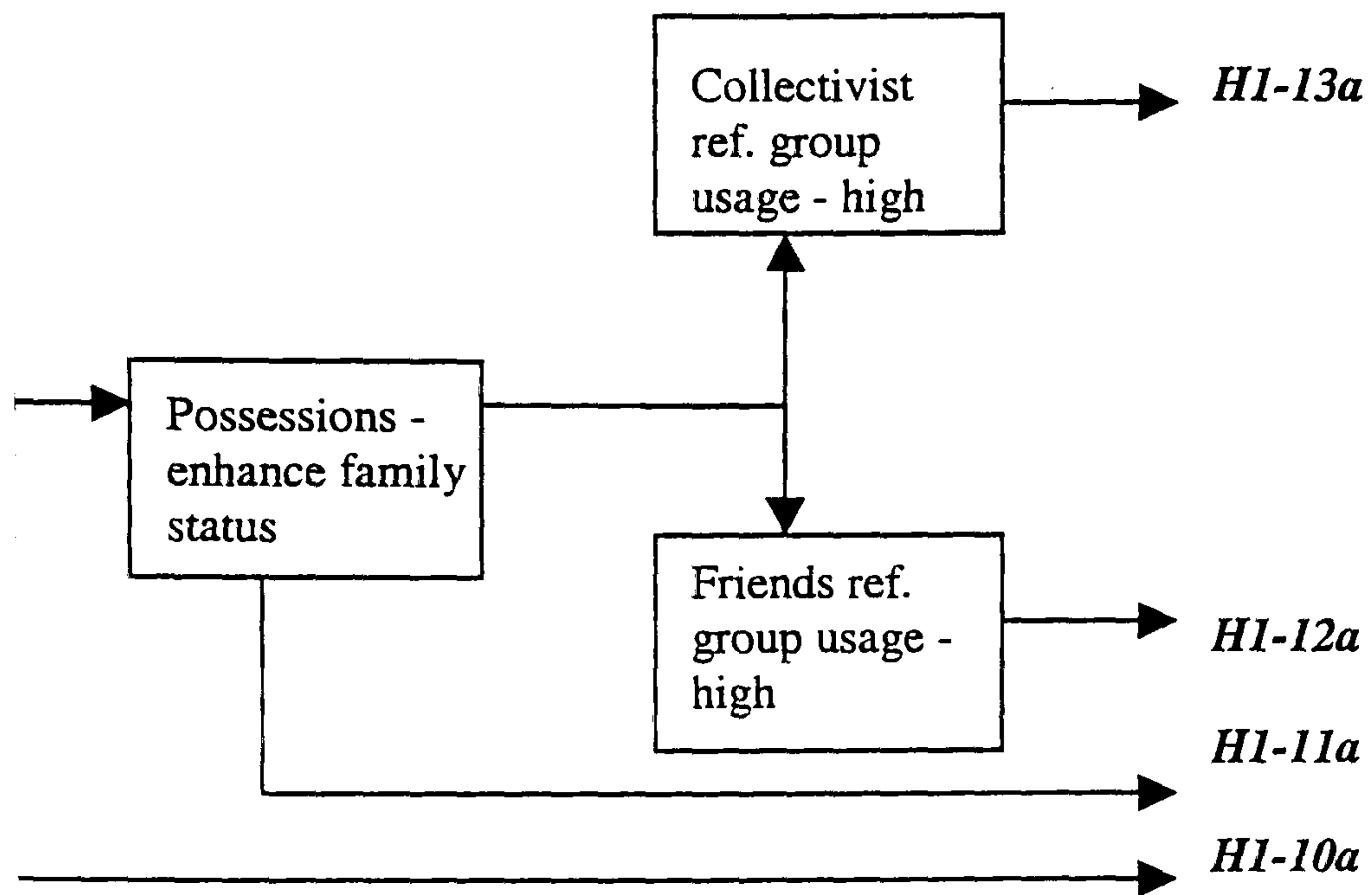
consumer values. This implies that British Indians' consumer behaviour may draw upon both Asian Indian and British Caucasian cultural values.

A proposed behaviour model, including the proposed hypotheses, identifying the role of culture on the three groups' buying process is presented in Figure 2.10 (refer to next page). The purpose of this model is to summarise the relationships between the literature reviewed and the inferred links between consumer behaviour and culture. This thesis will not, however, be testing the strength of the model or the direction of the relationships.

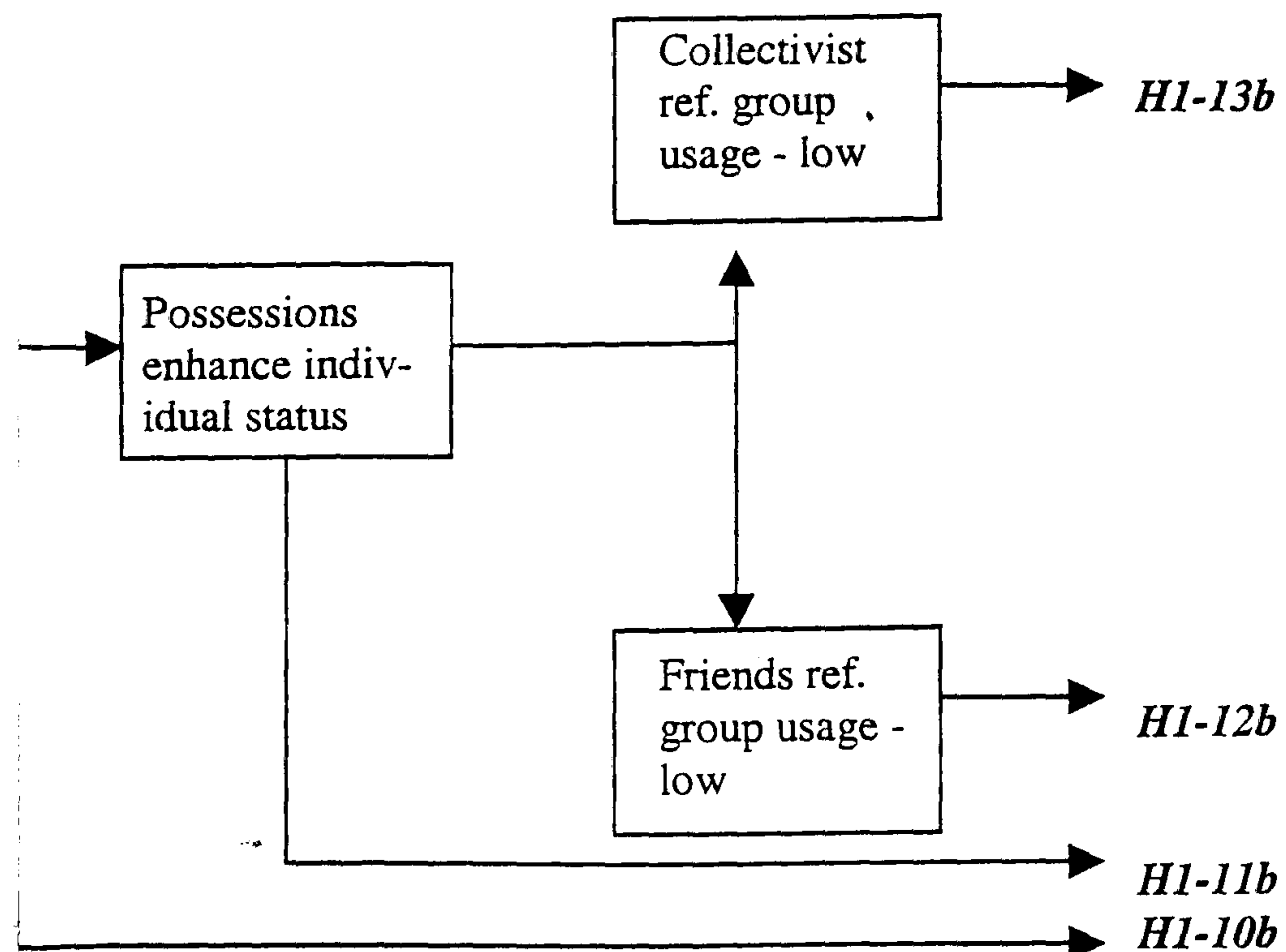
The literature review chapters have helped to pinpoint the impact of cultural values on the three *ethnic groups* at the centre of this research. Chapter Three will explore the hypothesis testing procedures used in this research.

**Chapter Two**

<i>Self-identity</i>	<i>Reference group usage</i>	<i>Hypotheses</i>
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## **Chapter Three: Statistical methodologies**

*“Effective data analysis requires the effective use of statistics.”*

**Diamantopoulos, A. and Schlegelmilch, B. B.<sup>11</sup>**

### **3.1 Introduction**

The purpose of this chapter is to show how the hypotheses presented in Chapters One and Two will be tested. These hypotheses can be categorised into two groups: those that measure the ethnic groups’ cultural values and their influence on consumer behaviour and those that measure influencing variables, i.e. *acculturation* and expenditure. This chapter reviews hypothesis testing procedures followed by the univariate, bivariate and multivariate statistical techniques applied in the analysis. The chapter culminates in the hypothesis decision rule to be used and leads into Chapter Four, which describes the research methodology.

SPSS Release 9.0 operating under Microsoft Windows 98 will be used to conduct the statistical analysis. SPSS was selected due to the researcher’s previous familiarity with the package. Diamantopoulos and Schlegelmilch (1997, pp. 55 - 56) comment that SPSS “makes definition of your variables disgustingly easy so that most 3-year olds should be able to handle this without too many problems.”

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<sup>11</sup> Cited from “*Taking the fear out of data analysis*”, (1997).

## 3.2 Hypothesis testing procedures

Hypothesis testing describes an inferential procedure that uses sample group data to test an inference regarding the population of interest (Gravetter and Wallnau, 1988).

To test this inference a null and alternative hypothesis must be stated. A null hypothesis (denoted as  $H_0$ ), which is given first, predicts that the independent variable will have no effect on the dependent variable. The null hypothesis therefore recognises similarity within the population (Diamantopoulos and Schlegelmilch, 1997). The alternative hypothesis (denoted as  $H_1$ ) predicts that the independent variable will have an effect on the dependent variable. The researcher should then aim to reject the null hypothesis in favour of the alternative hypothesis (ibid.).

Daniel and Terrell's (1997) formulation stages for hypotheses, presented in Table 3.1, provide the structure for this and following chapters:

**Table 3. 1: Hypothesis formulation stages**

Stage	Covered in
1. Statement of the hypotheses	Section 3.2
2. Identification of the test statistic	Section 3.3
3. Specification of the significance level	Section 3.4
4. State the decision rule to be used	Section 3.5
5. Collect the data and perform statistics	Chapters Five and Six
6. Make the statistical decision and draw a conclusion	Chapters Six and Seven

### 3.3 Statement of the hypotheses

Table 3.2 presents the proposed null hypotheses, which are divided into three categories: *acculturation*, cultural values and consumer behaviour.

**Table 3. 2: Null hypotheses**

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<u>Null hypotheses</u>
<b><u>Acculturation</u></b>
<b>H0-1:</b> British Indians will not be significantly influenced by Indian language usage.
<b>H0-2:</b> British Indians will not be significantly influenced by Indian media usage.
<b>H0-3:</b> British Indians will not be significantly influenced by their sense of national identity.
<b>H0-7:</b> British Indians will not be significantly affected by the concentration of British Indian neighbours.
<b><u>Cultural values</u></b>
<b>H0-4:</b> There will be no significant difference between Asian Indians', British Indians' and British Caucasians' self-identity.
<b>H0-5:</b> There will be no significant difference in the attitudes of Asian Indians, British Indians and British Caucasians towards the immediate family.
<b>H0-6:</b> There will be no significant difference in the attitudes of Asian Indians, British Indians and British Caucasians towards the extended family.
<b>H0-8:</b> Asian Indians, British Indians and British Caucasians will be similar in attitudes towards their community.

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### **Consumer behaviour**

- H0-9:** Increasing expenditure levels will not significantly affect the consumer behaviour indicated in hypotheses H0-10, 11, 12 and 13.
- H0-10:** Asian Indians, British Indians and British Caucasians will have similar levels of materialism.
- H0-11:** There will be no significant difference in how Asian Indians, British Indians and British Caucasians use possessions as status symbols.
- H0-12:** There will be no significant difference in the use of friends as a reference group by Asian Indians, British Indians and British Caucasians.
- H0-13:** There will be no significant difference in the use of collectivist reference groups by Asian Indians, British Indians and British Caucasians.
- 

### **3.4 Identification of the test statistics**

Daniel and Terrell (1998) describe a test statistic as the means of testing a hypothesis. This section discusses the statistical tests that will be applied to the data collected. Diamantopoulos and Schlegelmilch (1997) note that the type of statistics used depends upon the number of variables being simultaneously tested and the extent to which they differ in their type of measurement. Three types of statistics will be used: univariate, bivariate and multivariate. The first two types represent only minor statistical tests within the research and are only discussed briefly. Multivariate statistics are extensively used throughout this research and are discussed in greater depth.

### 3.4.1 Univariate statistics

Univariate statistics measure one variable only (ibid.). Two univariate statistics, *Independent samples t test* and *One-way Analysis of Variance (ANOVA)*, are used to test for the data biases summarised in Table 3.3:

**Table 3. 3: Data bias tests**

Bias	Univariate statistic used	Covered in
1. Country of origin bias	ANOVA	Chapter 4, Sec. 4.8.1
2. Hospitality bias	Independent samples t-test	Chapter 4, Sec. 4.8.2
3. Non-response bias	Independent samples t-test	Chapter 4, Sec. 4.8.3
4. Post hoc bias	ANOVA	Chapter 4, Sec. 4.8.4
5. Respondent age bias	ANOVA	Chapter 4, Sec. 4.8.5

#### 3.4.1.1 T-test for independent samples

*Independent samples t-test* is used to assess whether two populations' mean scores are significantly different. The t-test assumes that the two populations' means are equal. The t-test then calculates whether the difference between the two population means is significant.

### 3.4.1.2 One-way Analysis of Variance (ANOVA)

*One-way Analysis of Variance* (ANOVA) determines whether significant mean differences exist for two or more populations (Gravetter and Wallnau, 1988). ANOVA assumes that differences exist in mean scores for two reasons: one, the groups are different and two, differences exist within the group (Coolican, 1994). ANOVA calculates through direct comparison the extent to which sample mean scores vary and the extent to which they vary around their own mean. If there is a large variance in mean scores relative to the variation within the groups, a significant difference exists between the groups.

### 3.4.2 Bivariate statistics

Bivariate statistics analyse the relationship between two or more variables. This research will use *Pearson's correlation coefficient* to test the following hypotheses from Table 3.4:

**Table 3. 4: Null hypothesis tested using bivariate statistics**

---

<b>Null hypotheses</b>
<b><u>Acculturation</u></b>
<b>H0-1:</b> British Indians will not be significantly influenced by Indian language usage.
<b>H0-2:</b> British Indians will not be significantly influenced by Indian media usage.
<b>H0-3:</b> British Indians will not be significantly influenced by their sense of national identity.
<b>H0-7:</b> British Indians will not be significantly affected by the concentration of British Indian neighbours.

---

---

## Consumer behaviour

H0-9: Increasing expenditure levels will not significantly affect the consumer behaviour hypotheses H0-10, 11, 12 and 13.

---

### 3.4.2.1 Pearson's correlation coefficient

*Pearson's correlation coefficient* measures three characteristics of a relationship between variables X and Y:

- The direction of the relationship - correlations can be classified as either positive (two variables move in the same direction) or negative (two variables move in opposite directions).
- The form of the relationship - correlation tends to measure relationships that have a linear form.
- The degree of the relationship - correlation measures how well the data fits the specific form being considered, i.e. in a linear form correlation measures how accurately the data points fit on the straight line. A perfect fit between two variables would be identified with a score of 1.00, while a correlation of 0.00 would indicate a poor fit.

It should be noted that *Pearson's correlation coefficient* results do not indicate a cause and effect relationship but merely that a relationship exists between the two variables being measured (Gravetter and Wallnau, 1988). If the relationship is

statistically significant then the null hypothesis can be rejected in favour of the alternative hypothesis. Only then can an inference be made as to why a non-significant or significant relationship exists.

### 3.4.3 Multivariate statistics

Grimm and Yarnold (1998, p. 4) state, “It is impossible to provide a precise definition of *multivariate analysis* because the term is not used consensually”. Tabachnick and Fidell (1989) define multivariate analysis as the simultaneous analysis of multiple dependent and independent variables. A statistic is therefore defined as multivariate where it involves two or more independent variables. Two multivariate statistics, *factor analysis* and *multinomial logistical regression* will test the following hypotheses from Table 3.5:

**Table 3. 5: Null hypotheses tested using multivariate statistics**

<b>Null hypotheses</b>	
<b><u>Cultural values</u></b>	
<b>H0-4:</b>	There will be no significant difference between Asian Indians’, British Indians’ and British Caucasians’ self-identity.
<b>H0-5:</b>	There will be no significant difference in the attitudes of Asian Indians, British Indians and British Caucasians towards the immediate family.
<b>H0-6:</b>	There will be no significant difference in the attitudes of Asian Indians, British Indians and British Caucasians towards the extended family.
<b>H0-8:</b>	Asian Indians, British Indians and British Caucasians will be similar regarding attitudes towards their community

---

### Consumer behaviour

**H0-10:** Asian Indians, British Indians and British Caucasians will have similar levels of materialism.

**H0-11:** There will be no significant difference in how Asian Indians, British Indians and British Caucasians use possessions as status symbols.

**H0-12:** There will be no significant difference in the use of friends as a reference group by Asian Indians, British Indians and British Caucasians.

**H0-13:** There will be no significant difference in the use of collectivist reference groups by Asian Indians, British Indians and British Caucasians.

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#### 3.4.3.1 Factor Analysis

Churchill (1991) describes *factor analysis* as serving two purposes: first, reducing the data into a new set of smaller variables and secondly, identifying the constructs that underlie the observed variables. To conduct *factor analysis* it is assumed that the data has a bivariate normal distribution for each pair of variables and the data scores should be independent (Norusis, 1994). Factor analysis was used in this research to reduce question scores into smaller number of variables that can be used as input variables to *multinomial logistical regression*.

Factor analysis consists of four stages: (1) calculating and examining the correlation matrix from the data, (2) determining the number of factor scores required to adequately represent the data, (3) transforming the factor scores through rotation for ease of interpretation and (4) calculating the factor score for each case (ibid.). This section will review each of these four stages.

## Creation of correlation matrix

The initial stage indicates whether the data is suitable for *factor analysis* by producing a correlation matrix. Chatfield (1991) and Stewart (1981) state that the data's suitability for factor analysis can be determined as follows:

- If the majority of the variable scores are small then the variables are independent and are not applicable for use in factor analysis.
- If the majority of the variable scores are large this suggests that they are measuring the same topic and factor analysis is not applicable.
- If the variable correlation scores range from high to low, factor analysis is applicable.

Two alternative methods for testing validity will also be used: *the Bartlett Test of Sphericity* and *Kaiser-Meyer-Olkin Measure of Sampling Adequacy*.

The *Bartlett's Test of Sphericity* assesses whether the correlation matrix of the population is an identity matrix (a matrix where all its diagonal elements are equal to 1, while the off diagonal elements are equal to 0). If the data represents an identity matrix then the data is not suitable for *factor analysis*. To ensure the data is not an identity matrix, a high value combined with a low level of statistical significance is sought.

Stewart (1981) describes the *Kaiser-Meyer-Olkin Measure of Sampling Adequacy* (MSA) as the most powerful statistical test for measuring sampling adequacy. MSA examines the extent to which variables belong together and are thus appropriate for *factor analysis*. A small MSA indicates that the association between two variables cannot be explained by another variable, as the simple coefficient is small while the partial coefficient is large. This indicates that the data is not suitable for *factor analysis*. Kaiser and Rice (1974) in Table 3.6 provide an indication to assess the level of the MSA score:

**Table 3. 6: Interpretation of the MSA scores**

MSA score	Suitability for factor analysis
90% +	Marvellous
80% +	Meritorious
70% +	Middling
60% +	Mediocre
50% +	Miserable
40% +	Unacceptable

The ideal MSA score is 90%+ with lower scores down to 60%+ deemed acceptable. Data achieving an MSA score of lower than 60%+ would indicate non-suitability for *factor analysis*.

### **Extracting factors**

This research uses the *Principal Components Method* (PCM) of extracting factors, where the observed variables are aggregated into linear combinations to represent the nature of the data sets. PCM assumes that unobservable factors are expressed as



functions of the observable variables. This allows for the analysis to derive small sets of linear combinations from the original variables thereby explaining most of the variance. The amount of variance in the data explained by one factor is normally presented in the order of greatest variance. The first variable represents the first principal component of the factor analysis and so forth. Each factor is formally referred to as an *eigenvector* (Bryant and Yarnold, 1998). The size of the variance explained by the *eigenvector* is called its *eigen value*. The number of factors that should be extracted is worthy of further consideration. A popular method of factor extraction is the *latent root criterion* in which factors with an *eigen value* of 1.00 or higher are extracted.

Cattell (1966) proposed that the number of *eigen values* could also be determined by a graphical procedure, i.e. the *scree plot*. The *scree plot* calculates *eigen values* along the Y-axis with the X-axis representing the factors as shown in Figure 3.1:

**Figure 3. 1: Scree plot**

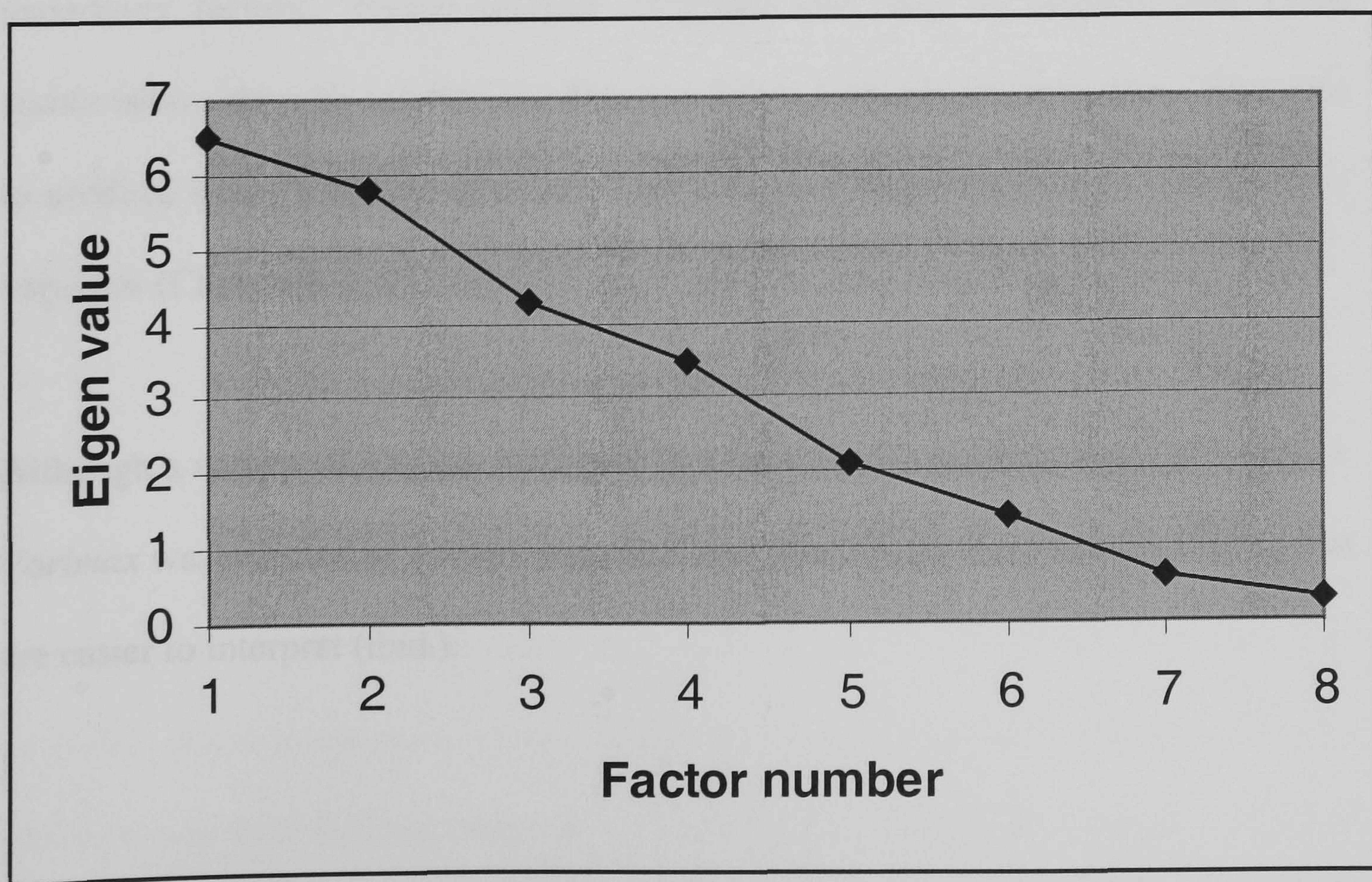


Figure 3.1 indicates that the *eigen values* descend steeply until they reach a more level descent. Those *eigen values* that contribute to the deep descent are retained, i.e. Factors 1 - 7, while those with a more levelled descent are rejected, i.e. Factor 8 (Bryant and Yarnold, 1998).

This leads to the question of which method of factor extraction should be used. Stevens (1986) argued that selection of *eigen values* greater than 1 should only be used where there are fewer than 30 variables and the commonalties are greater than .70. Alternatively this method can be used with a minimum sample group size of 250 and the commonalties are at least .60. For this research, the number of *eigen values* to be selected during the factor analysis stage will be determined by using both the *eigen value* cut off point of 1 and a *scree plot*.

### **Rotating factors**

An initial extraction of variables may not lend itself to clear representation of the underlying factors. Factor analysis addresses this issue by creating new linear combinations through rotating the data to achieve a simple factor matrix. This aims to produce factor loadings of either 0 or 1 making it easier to group and interpret variables (Churchill, 1991).

Although a variety of rotation methods are available, this research will use *Varimax*. *Varimax* was selected as a rotation method as it tends to produce factor loadings that are easier to interpret (ibid.).

## **Computing factor scores**

The next stage of *factor analysis* identifies how related variables can be combined to produce a single factor. Lindeman et al. (1979) claim this approach is satisfactory as increased reliability is achieved in factor scores consisting of weighted linear composites of positively correlated measures. The factor is more reliable than singular variables since it consists of a large number of variables that have been previously identified as being similar (Lorr, 1983).

## **Purification of the instrument**

The purification of the instrument aims to ensure that the variables that constitute the factor are related. This will be achieved by testing the factor scores reliability, i.e. to assess the extent of homogeneity among those variables that constitute the factor. Two statistical reliability tests are appropriate to this research: *split-half technique* and *Cronbach alpha test*. The *split-half technique* relies upon respondents' data being split into equal halves and correlation tests conducted. A high correlation score indicates reliability. This technique, however, has been criticised for its ability to generate numerous data set combinations resulting in differing correlation scores. The *Cronbach alpha test* statistically examines the internal consistency of the research instrument with a high score indicating reliability. This method of reliability testing will be used during the statistical analysis stage of this thesis.

The *Cronbach alpha test* calculates a correlation table for the data indicating which variables share a common core. How the variables are dispersed around this common core then indicates whether they are similar. The result is the identification

of variables drawn from the one construct, since they demonstrate high levels of correlation. Consequently an alpha score is calculated providing a summary of the inter-correlations that exist within the variables in that factor. A high alpha score indicates high factor reliability. To achieve a high alpha score it is necessary to consider which variables should be removed or retained. Norusis (1994) recommends that the lowest score for a variable to remain in a factor is .30. Any variable therefore with a score lower than .30 was removed from the factor, with the remaining variables removed if they resulted in an increased alpha score.

Although a high alpha score is desirable from a cross-cultural perspective, it is not clear what constitutes a high alpha score. Churchill (1979) suggests that within factor analysis in general, an alpha score of .60 is a minimal requirement. Nunnally (1978) adds that .70 is the minimum acceptable level. This raises the question of whether an alpha level of .60 or even .70 is acceptable to cross-cultural research.

In attempting to identify complex cross-cultural relationships and behaviours, the researcher may have to use broad constructs to identify the underlying issues. It is the development of broad constructs that poses an issue in cross-cultural research, as alpha scores of .70 may not be achievable (Singelis et al., 1995). Cronbach (1990) recognises this issue, entitling it the “bandwidth versus fidelity dilemma”. “Bandwidth” refers to the amount of information and serves as a linear function of the number of different questions asked. “Fidelity” refers to the accuracy and consistency of the data obtained from set questions. Eliminating variables to achieve a higher alpha score will ultimately reduce the bandwidth and potentially eliminate valuable data. Instead it may be beneficial to maintain a broad bandwidth and low alpha scores in order to maintain valid information. In purifying factors,

consideration must therefore be given to the justification and consequences of eliminating variables in pursuit of a high alpha score.

Finally the factors identified are named according to the underlying relationship that existed between the variables in the factor. The factor scores are then used as input variables to *multinomial logistical regression*.

### 3.4.3.2 Multinomial logistical regression

*Multinomial logistical regression* is a type of multivariate regression where the predictor variables can be either qualitative or quantitative. The criterion variable has more than two levels, which can be either dichotomous or categorical (polytomous). In the *multinomial logistical model* (MLM), the relationship between the predictor and the predicted values are assumed to be non-linear. The MLM requires the identification of a categorical group (P0) and the comparative groups (P1). The latter are assumed to be identical to the categorical group, an assumption which is then tested by the MLM.

The *multinomial logistical regression* equation can be presented as:

#### Equation 3. 1: Multinomial logistical regression

$$\text{Log} \left[ \frac{P(\text{event})}{1 - P(\text{event})} \right] = B_0 + B_1X_1 + B_2X_2 + B_pX_p$$

Where:

$P =$  Probability

$B_0 =$  Intercept

$B_1$  to  $B_p =$  logistic regression coefficients

$X_1$  to  $X_p =$  Independent variables

The left hand side of the equation is called a *logit* and is the natural log of the odds of an event occurring (Norusis, 1999).

*Multinomial logistical regression* is used in this research for two reasons. First, the research aims to assess the extent to which British Indians draw upon Asian Indian or British Caucasian cultural values in the purchase of a brown good. The nature of this research is therefore comparative. *Multinomial logistical regression* allows for the comparison of factor scores from different sample groups. Secondly, the data will be used to produce an MLM, which identifies the relationship between the factors. This research will use Asian Indians as the categorical group and the British Indian and British Caucasians as the comparative groups. The MLM will then assume that both British groups are identical to Asian Indians unless proven otherwise.

*Multinomial logistical regression* assumptions:

- Each data set must represent only one respondent ensuring that the data analysis is statistically independent.

- The model must be correctly specified where only relevant predictors (those factors or variables which affect the sample groups) are included (Aldrich and Nelson, 1984). Failure to achieve this will potentially result in incorrect estimates of the population coefficients for variables used in the model.
- Categories used in the analysis must be mutually exclusive and collectively exhaustive therefore a respondent can belong to one category only.
- There should be a minimum of 50 cases per predictor factor as maximum likelihood coefficients are large sample estimates (ibid.).

Chapter Five will demonstrate that the data collected satisfy these assumptions.

### **Multinomial logistical regression results**

The following example illustrates how *multinomial logistical regression* can be used. A researcher measured various food-related issues including attitudes towards fish and chips in Australia, Britain and New Zealand. The researcher's null hypothesis stated there would be no difference between the three countries regarding their attitudes towards fish and chips. Britain was chosen as the categorical group. *Multinomial logistical regression* produced the set of results shown in Table 3.7:

**Table 3. 7: Multinomial logistical regression results**

	<b>B</b>	<b>Sig.</b>	<b>95% C.I for Lower</b>	<b>Exp(B) Upper</b>
<b>Australia</b>	-.981	.028**	.157	.898
<b>New Zealand</b>	-1.214	.030**	.897	.659

\*\* Significant at  $p < .05$

The *regression coefficient (B)* refers to the steepness and direction of the logistic regression curve. This indicates the effect of a one unit change in the independent variable on the dependent variable and indicates the likelihood of the comparative group belonging to the categorical group. The *regression coefficient (B)* calculates the odds of that event occurring, based upon the rationale of the event occurring to the event not occurring (Wright, 1998). In this example, the odds of an Australian having the same attitudes towards fish and chips as a British person are .50/.50. These odds arise because the Australian has a 50/50 chance of being similar to either group. Table 3.7 indicates regression coefficient scores (B) of -.981 and -1.214 for the Australian and New Zealand groups respectively. The negative scores indicate that the predicted odds of belonging to the British categorical group decrease directly in relation to any increase in the categorical group scores, i.e. both comparative groups are less likely to eat fish and chips.

*Multinomial logistical regression* also calculates the confidence interval of the *coefficient for the predictor variable - Exp (B)*. This shows the plausible values for a variable for a particular population (Norusis, 1999). The lower value for the interval is computed as the coefficient minus 1.96 ( $p < .05$ ) multiplied by its standard error, while the upper limit is calculated as the coefficient plus 1.96 multiplied by its standard error (Wright, 1998). In this example a 95% confidence



interval produces values of .157 to .898 and .897 to .659. Since the interval range does not include 1, representing no change in odds, it can be concluded that Australia and New Zealand are separate groups from Britain in terms of their attitude towards fish and chips.

### **Hypothesis testing**

*Multinomial logistical regression* tests the hypothesis by assessing statistical significance through the Wald statistic. The Wald statistic is produced with degrees of freedom equal to one minus the number of categories (Norusis, 1999). The Wald statistic can be presented as:

#### **Equation 3. 2: Wald statistic**

$$W = B' V^{-1} B$$

Where:

B = vector of the maximum likelihood estimates for the coefficient of the categorical variable

V<sup>-1</sup> = the inverse of the asymptotic variance covariance matrix of the coefficients

By returning to the example given in Table 3.7 significance scores of .028 and .03 indicate the null hypothesis can be rejected in favour of the alternative hypothesis (p < .05).

## Accuracy of the model

The accuracy of the MLM produced can be measured using a *likelihood ratio test*. This assesses the individual effect of removing each factor from the model. This effect is based upon a change in the value of  $-2 \log$  likelihood. The effect of removing the factor from the model is then presented at a statistically significant level. The *likelihood ratio test* results for the example are presented in Table 3.8:

**Table 3. 8: Likelihood ratio test**

Effect	-2 Log Likelihood of Reduced model	Sig.
Fish and chips factor	390.352	.042

\*\* Significant at  $p < .05$

Table 3.8 indicates a significance score of 0.042 ( $p < .05$ ) indicating that removal of this factor from the model would have a significant effect. *Multinomial logistical regression* then repeats this calculation for each factor.

## Pseudo $R^2$ measures

In linear regression models an  $R^2$  statistic can be calculated to assess the proportion of the variance in the dependent variable that can be explained by the independent variables. In *multinomial logistical regression* this cannot be done because of the non-linear nature of the data. SPSS however attempts this measurement by calculating a “Pseudo  $R^2$  measure” using the Nagelkerke  $R^2$  test represented as:

### Equation 3. 3: Nagelkerke R<sup>2</sup> test

$$R^2 = \frac{R^2}{R^2_{MAX}}$$

Where:

$$R^2 = \frac{1 - (L(0))^{2/N}}{L(B)}$$

$$R^2_{MAX} = 1 - (L(0))^{2/N}$$

L (0) = Likelihood for the model with only a constant

N = Sample size

Referring back to the example, SPSS calculated a Nagelkerke R<sup>2</sup> test figure of .698.

This indicates that 69.8% of the variance in the data is accounted for by the MLM.

### 3.5 Specification of the factor's significance level

The significance level indicates whether a null hypothesis should be accepted or rejected. The significance level indicates the maximum risk taken in rejecting the null hypothesis (Diamantopoulos and Schlegelmilch, 1997). The term risk is used as the researcher may wrongly reject or accept the null hypothesis. This is explained in

Table 3.9:

**Table 3. 9: Hypothesis testing rules**

Decision made	Situation in the population	
	H0 is true	H0 is false
H0 is not rejected	Correct decision	Type II error
H0 is rejected	Type I error	Correct decision

**Source:** Diamantopoulos and Schlegelmilch, (1997, p. 138)

To avoid a Type I or II error, a significance level must then be chosen to indicate when to reject the null hypothesis. Coolican (1994, p. 244) notes that although numerous significance levels are used,  $p < .05$  is “the golden standard, the general yardstick by which differences or relationships are counted as significant or not”. This research will therefore use the  $p < .05$  significance level.

### **3.6 State the decision rule to be used**

The decision rule indicates whether a null hypothesis should be accepted or rejected.

The following decision rule will be applied:

If a significant value of  $p < .05$  is achieved from a statistic calculation it is deemed as falling within the rejection region and the null hypothesis will be rejected. If the significant value achieved is  $p > .05$  then it is deemed as falling within the non-rejection region and the null hypothesis cannot be rejected.

### 3.7 Make the decision and draw a conclusion

The final aspect of the hypothesis test is using the decision rule to accept or reject the null hypothesis. If the null hypothesis is rejected it can be concluded that the alternative hypothesis is true.

### 3.8 Chapter summary

This chapter reviewed hypotheses testing procedures culminating in the statistical techniques that will be used. Three types of statistics were chosen for this research: univariate (*Independent sample t-tests, ANOVA*), bivariate (*Pearson's correlation coefficient*) and multivariate (*factor analysis and multinomial logistical regression*).

The choice of these statistical techniques was based upon three underlying needs. First, providing a means for gathering and analysing quantitative data. Secondly, statistical analysis allows the researcher to present and interpret the data collected. Thirdly, statistics will allow for hypothesis testing and the identification of the relationships identified in Chapters One and Two. Inferences made from the data will then be tested for statistical significance to ensure correct interpretation of the data.

Chapter Four discusses the methodology applied in gathering the data to test the hypotheses procedures presented in this chapter. Chapter Five will then provide the initial data analysis with Chapter Six presenting the results of the hypotheses testing.

## **Chapter Four: Methodology**

*“Never in all my life, have I seen such a pile of crap  
masquerading as socio-scientific research and I do not  
know how you have the audacity to send this rubbish out.”*

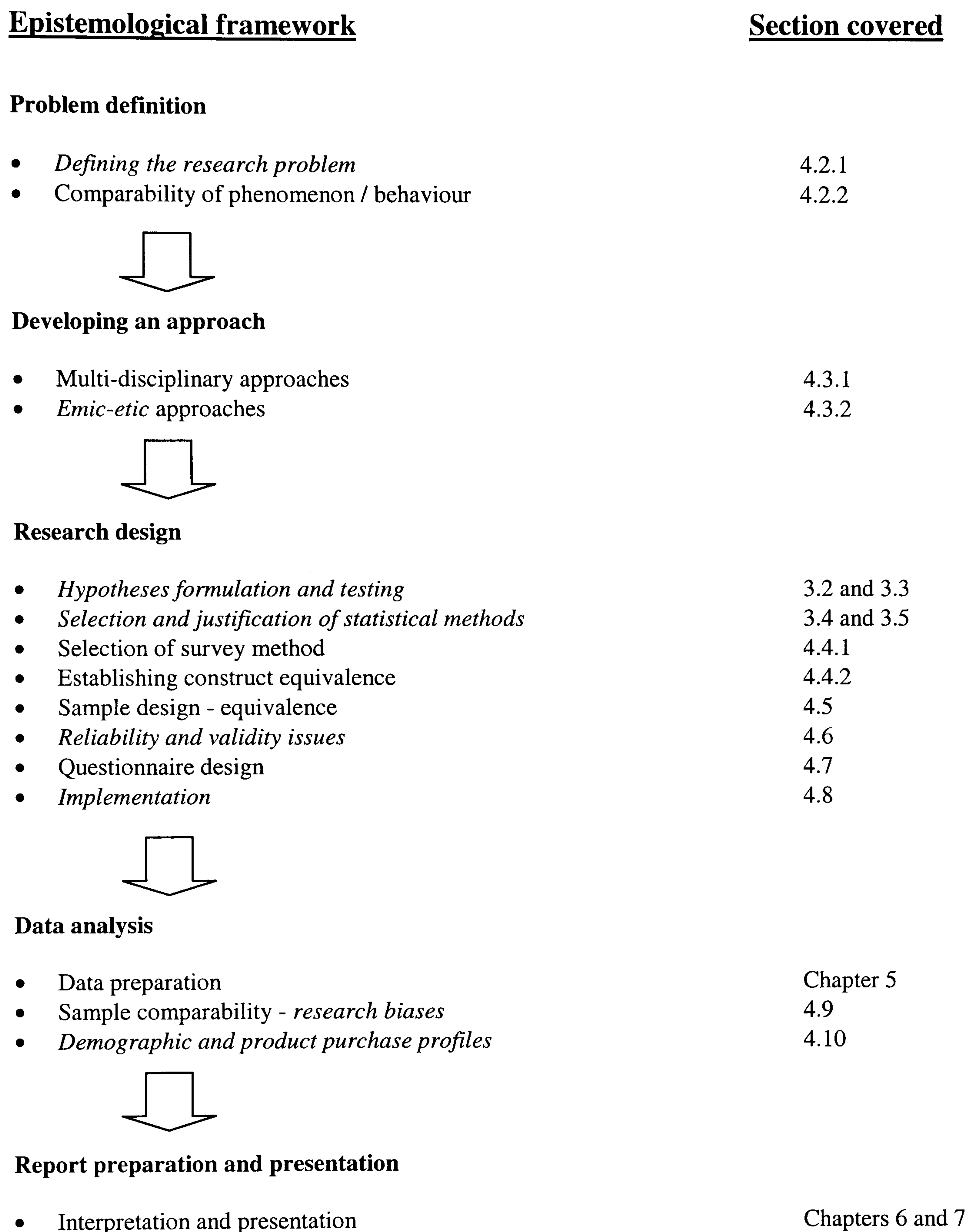
### **The sole contribution by a respondent to this research’s questionnaire**

#### **4.1 Introduction**

O’Guinn, Faber and Imperia (1986, pp. 305 - 306) state that cross-cultural studies “are rarely much more than descriptive, generally atheoretical and often reliant on questionable assumptions. The result is often questionable findings”. Sekaran (1983, p. 69) counter-argues, “It is because cross-national research is so consuming of time and resources that we ought to be willing to settle for less than the ideal research designs”. Researchers in this area must confront such concerns about the methodological rigour of cross-cultural research studies. This chapter outlines the research methodology and shows how these concerns were addressed.

Malhotra, Agarwal and Peterson’s (1996, p. 9) epistemological framework for cross-cultural research forms the basis of this chapter. The framework has been modified to achieve a better fit with the research and is presented in Figure 4.1. Items shown in italics reflect additions made to the original framework to account for the quantitative nature of the research.

**Figure 4. 1: Methodological approach to cross-cultural marketing research**



## 4.2 Problem definition

This section identifies the research question to be investigated and related methodological issues.

#### 4.2.1 Defining the research problem

The research question posed was:

To what extent do British Indians draw upon Asian Indian and British Caucasian cultural values in their purchase of a brown good?

#### 4.2.2 Comparability of phenomenon / behaviour

Kluckhohn (1953) argues that cross-cultural comparisons are possible if two criteria are satisfied: (1) the cultural variations are limited by panhuman regularities in biology, psychology and the process of social interaction and (2) these limits create categories of culture, which are universal. If both these criteria are met, then cross-cultural comparisons are feasible. These criteria must therefore be satisfied before answering the research question.

The literature review identified relationships between cultural values and possessions that are both common and specific to the three ethnic groups, i.e. Asian Indians, British Indians and British Caucasians. These ethnic groups used societal constructs to determine self-identity and socially acceptable behaviour, which are then manifested through consumer behaviour. These panhuman regularities were categorised in the literature review as showing either *collectivist* or *individualist* cultural orientation. Kluckhohn's (1953) criteria for comparability of behaviour, allowing for cross-cultural comparisons, have therefore been satisfied.



## 4.3 Developing an approach

### 4.3.1 Multi-disciplinary approaches

There are numerous approaches to cross-cultural research with differing epistemological assumptions. This presents the researcher with the problem that differing approaches may affect the data gathered. In this research the problem was addressed through an extensive literature review in the areas of: anthropology, consumer behaviour, marketing, psychotherapeutic, psychology and sociology. Over 350 journals and books were reviewed and categorised on two axes: the first representing the research questions and the second showing specific references to the three ethnic groups. This provided an in-depth theoretical background to the research design and allowed different epistemological approaches to be identified. The result of this review is reflected in the discussion presented in this thesis.

### 4.3.2 Emic - etic approaches

How the researcher measures differing cultural behaviours ultimately has implications for the nature of the research gathered. Berry (1969) argues that cultural observations should be made via an external source using either an *emic* or *etic* approach. The *emic* approach measures behaviour within a particular culture, using only concepts employed within that culture (Davidson et al., 1976). The *etic* approach observes behaviour by imposing a set of universal values onto that culture (ibid.). Both these approaches are problematic. An *emic* approach may prevent cross-cultural research because its insular nature inhibits comparisons. An *etic* approach uses generalisations to describe observed behaviour differences, which

may not measure cultural differences. This problem is called the *etic-emic dilemma* (Berry, 1969).

Triandis, Malpass and Davidson (1971, 1973) propose two alternative methods for addressing the *etic-emic dilemma*: *imposed* and *derived etic*. The *imposed etic* approach uses *emic* measures that are assumed to be *etic*, for example a belief in celebrating good fortune is a universal human behaviour. This approach is criticised for being Western-centric as the researcher, typically from the Western world, incorrectly believes Western cultural values are universally applicable. The researcher, by imposing these *etic* values onto the research tool, raises reliability and validity issues (Albaum and Peterson, 1984; Sampson, 1985; Triandis, 1982).

The *derived etic* approach accepts that the dilemma cannot be resolved. Instead *etic* values are amended until they resemble *emic* values applicable to the culture under investigation. If this process is conducted correctly and the new *emic* values are relatively similar to the original *etic* values, then cross-cultural behavioural comparisons can be made. For example, the literature review indicated a difference in parental roles between Asian Indian and British Caucasian cultures. The biological relationship between a parent and their offspring is a universal *etic* value but the nurturing relationship in these cultures differs respectively (*emic* value). As the *multinomial logistical regression model* is using Asian Indians as the categorical group, *etic* values were written from an Asian Indian cultural perspective. This cultural value can therefore be measured cross-culturally through a *derived etic* statement: "Ageing parents, needing care, should live with their children". The question measured a value, to which all three ethnic groups could relate but with

which only the Indian ethnic groups would be expected to agree. This research therefore used a *derived etic* approach allowing for cross-cultural comparisons.

#### **4.4 Research design**

The previous section has identified that the research question can be measured. This section discusses and identifies the data collection methodological issues.

##### **4.4.1 Selection of survey method**

Cross-cultural research encourages a paradigm that places human behaviour at its centre. The researcher can measure and understand behaviour through non-experimental methods, using either a qualitative or a quantitative approach. The reasons why this research used a quantitative approach will now be explained.

The purpose of this research is to confirm the existence of a set of causal relationships, identified in the literature review, between culture and consumer behaviour. Hammersley (1998) argues that ethnographic research is predominantly concerned with investigating situations that have occurred without the researcher's presence. Bryman (1988) notes that quantitative research achieves this aim. By minimising the researcher's interactions with participants, the researcher's influence on measurable events is reduced. This potentially results in lower levels of data bias. A further advantage is the ease and speed by which data can be collected from a large sample size. This is possible due to the low interaction level between the researcher and respondents. A large sample group also enhances the reliability of

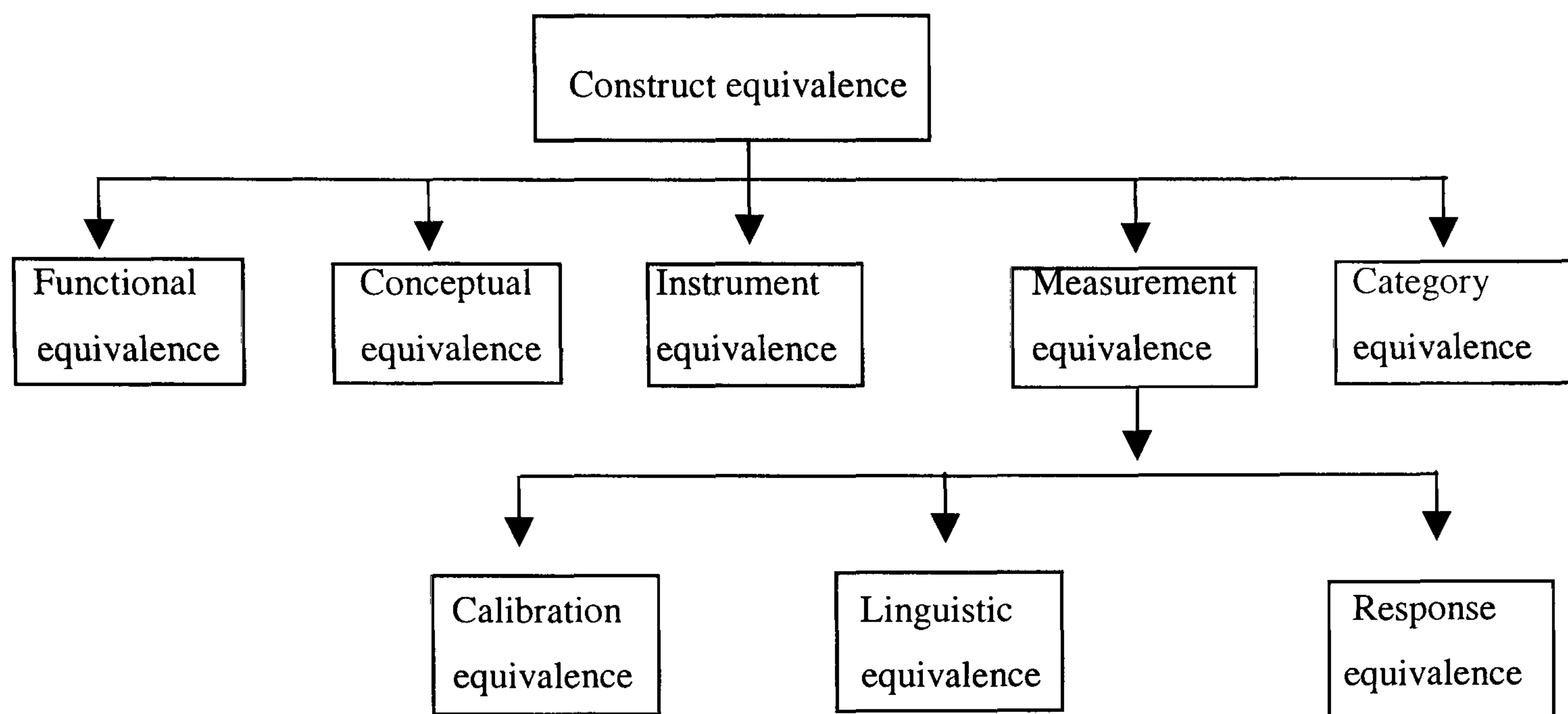
the research findings as the sample size is assumed to be more representative of the population.

Qualitative data attempts to understand the meaning of experience, actions and events from the participants' perspective. Data collected is often drawn from the respondent's natural language and environment rather than the artificially generated one often found in quantitative research (Delamont and Hamilton, 1984). Although this approach allows for an in-depth behavioural analysis, the time required to collect data limits respondents to a small number. A combination of the limitations of qualitative research combined with the advantages of quantitative research led to the latter approach being used.

#### **4.4.2 Establishing construct equivalence**

Campbell (1964) identified that a major cross-cultural methodological problem is falsely attributing behavioural differences to cultural causes. Wrongly attributing differences in this way may arise from the researcher not controlling influencing variables. *Construct equivalence* aims to identify whether the constructs being measured hold the same meaning and value in different cultures and attempts to control influencing variables (Malhotra et al., 1996). This is achieved through addressing the equivalence issues identified in Figure 4.2:

**Figure 4. 2: Measures of construct equivalence used**



#### 4.4.2.1 Functional equivalence

*Functional equivalence* suggests that behaviour in two separate cultures is related through a common functional problem, resulting in similar behavioural goals (Bhalla and Lin, 1987; Yu, Keown and Jacobs, 1993). For example, children's birthdays are celebrated throughout the world. To achieve *functional equivalence* the research tool must have the same meaning for respondents in all the cultures being studied. Van Raaij (1978) suggests that *functional equivalence* can be achieved through pilot studies to identify similar behaviour goals. This research conducted two pilot studies to identify *functional equivalence*.

The initial pilot study, using a questionnaire, assessed whether the Indian cultural values identified through the literature review process were applicable. The questionnaire measured attitudes towards the family, self-identity, reference group influence and products as status enhancers. The pilot study was conducted in February 1999 among Asian Indian, British Indian and British Caucasian undergraduate students at Warwick University. Sixty-three responses were

submitted to *Pearson's correlation coefficient* analysis with the results indicating that Indian cultural values were positively associated with Asian and British Indian questionnaire responses but negatively associated for British Caucasians. Respondents were encouraged to add comments about the nature and relevance of the values being assessed. A number of comments were made regarding Indian cultural values and these were duly noted.

The second pilot study developed the initial pilot study questionnaire and was conducted among representative professionals during September 1999. The purpose of this second pilot study was to test the relationship between cultural values and buyer behaviour. The questionnaire measured two research areas, cultural attitudes and consumer behaviour. The former measured cultural attitudes regarding the family unit, community and self-identity. The latter measured materialism, reference group usage, products as status enhancers and other people's involvement in the buying process. The questionnaire format was based on a five-point Likert scale consisting of a section measuring cultural values, product purchase details and a set of consumer behaviour questions. The questionnaire concluded with a biographical section. British Indians were also provided with a selection of *acculturation* questions. Statistical analysis supported the conceptual framework suggested by the literature review. The questionnaire was then accepted as achieving *functional equivalence* and was accepted as finalised for fieldwork. (Refer to Appendices Five and Eight for a copy of the completed questionnaires for Britain and India).

#### 4.4.2.2 Conceptual equivalence

Certain beliefs or values may be culture specific and should not be used in cross-cultural research (Yu, Keown and Jacobs, 1993). *Conceptual equivalence* implies the meaning of research concepts, materials and stimuli should be equivalent across cultures (Malhotra, Agarwal and Peterson, 1996). This research achieved *conceptual equivalence* by obtaining a *derived etic* solution through identifying universal values from interviews, the literature review and screening the research tool with ethnic group representatives. This approach is discussed in section 4.3.2 and supported by cross-cultural researchers (Triandis et al., 1971, 1973).

#### 4.4.2.3 Instrument equivalence

*Instrument equivalence* ensures that questionnaire stimuli (such as brands), response categories and scale items are interpreted identically by different cultures. This was achieved by consultation with representatives of the three ethnic groups in the research tool design process.

#### 4.4.2.4 Measurement equivalence

*Measurement equivalence* is based on the premise that the research tool should strive to measure underlying *construct equivalencies*. This is achieved through *calibration, linguistic and response equivalence*.

*Calibration equivalence* requires the research tool's measurement units to have the same value in the countries investigated. For example, a car in Britain may be

viewed as a necessity but in India as a luxury. Any comparative research on attitudes towards a car would not then be equivalent. This research addressed this issue by measuring respondents' purchase of a brown good. Brown goods are widely available in both countries, have widespread ownership and therefore achieved *calibration equivalence*.

*Linguistic equivalence* argues that those idiomatic issues, such as grammatical and syntax difficulties, arising from translating a questionnaire into another language, are addressed. In the context of this research, a key language issue was whether to present the Asian Indian research tool in Hindi or English. Using Hindi may be culturally more sensitive and may minimise wording misconceptions. However, translation might cause changes to the questions' structure and literal meaning. Although back-translation addresses this issue (English to Hindi back to English, using different translators) this method is extremely expensive and slow. It was therefore decided to conduct the research in English. Consultations with Asian Indians and the fact that in India official business and commercial transactions are conducted in English, provided reassurance for this approach (Allchin, 1982).

*Response equivalence* attempts to assess bias in respondents' answers. As individuals are not objective in their opinions there is a possibility that their responses may be un/intentionally biased. For example, Bhalla and Lin (1987) indicated that British respondents' responses lay between understating and overstating their intentions. Asian respondents, however, may provide answers that they believe will please the researcher, i.e. hospitality bias (Douglas and Craig, 1983; Sekaran, 1983). *Response equivalence* is tested in section 4.9 with other sample group biases.



#### 4.4.2.5 Category equivalence

*Category equivalence* requires sample groups to share similar socio-economic backgrounds to minimise those variables that may adversely affect interpretation of the data analysis. For example, a female partner's influence may differ in Britain and India. Any comparison between these two cultures, which does not recognise and account for this difference, may result in unreliable cross-cultural analysis and comparisons. This issue was resolved through a strict sampling criterion, discussed in section 4.5.

#### 4.4.3 Criticisms of equivalence issues

Sechrest, Fay and Zaidi (1972) describe the concept of equivalence as misleading, arguing that the pursuit of equivalence may partially or wholly destroy cultural differences. Green and White (1976) however recognise the desirability and need for equivalence in cross-cultural consumer behaviour research. Yet they believe consumer behaviour research has not yet reached the stage where equivalencies can be imposed onto hypotheses. These difficulties are caused by insufficient knowledge about consumer behaviours in different cultures. This research acknowledges this discussion and accepts that *construct equivalence* must be applied to the research even though it may limit cross-cultural differences.

## 4.5 Sample design

Sampling describes the process of selecting a portion of a population from which to make an inference (Churchill, 1991). Sampling design has important implications for cross-cultural research. Campbell (1964) suggests that observable cross-cultural differences might be attributable to a lack of equivalence between the sample groups themselves. Hui and Triandis (1985) describe *sample equivalence* as one of the most important challenges in cross-cultural research. This section addresses this equivalence issue and identifies its application to the selection of sample groups in this research.

### 4.5.1 Sample design - Galton's problem

*Galton's problem* addresses how different cultures develop and adopt similar behaviours and practices through a transfusion process (Sekaran, 1983). For example, Britain's economic and historical links with India indicated that neither country's population could be considered to be independent from the other. Sample group independence is then violated, potentially resulting in analysis which falsely infers causal relationships (Ember and Otterbien, 1991).

This raises the question of whether *Galton's problem* is an issue for this research. Ember and Otterbien (1991) argue that cross-cultural sample group independence cannot be achieved, as few societies are truly isolated. The authors argue that societies' connections with others should be acknowledged as potentially influencing their behaviour and values. This research acknowledges that the lack of

sample group independence may ultimately affect the data results and this issue will be returned to in Chapter Seven.

#### 4.5.2 Sample design - Sample population selection method

Sample population selection can be achieved through *non-probability* and *probability sampling* procedures. *Non-probability* sampling relies upon the researcher's discretion in selecting the sample group. This represents a non-scientific approach and prevents statistical tests being conducted to assess the degree of sampling error (Diamantopoulos and Schlegelmilch, 1997). *Probability sampling* achieves sample group selection through an objective, specific process which minimises researcher bias (Churchill, 1991). This represents a more scientific approach allowing for statistical tests to assess data reliability and is used in this research.

Two sampling methods, using the *probability sampling* procedure, were applicable to this research: *simple random sampling* and *stratified sampling*. *Simple random sampling* assumes that each element of a population "has not only a known but an equal chance of being selected" (ibid., p. 545). The possibility of all the population having an equal chance of being selected raised cross-cultural *category equivalence* issues. For example, a car mechanic in Britain has a significantly better lifestyle than an Indian equivalent, resulting in violation of *category equivalence*. An alternative method of sample selection was therefore required.

*Stratified sampling* categorises the population into mutually exclusive and exhaustive subsets called *strata* or *subpopulations* from which random selections

can be made (ibid.). Selection from the *strata* or *subpopulations* is then conducted through satisfying selection criteria. This sampling method provided an opportunity to address the *category equivalence* issues noted earlier and was therefore selected as the sampling method. The implementation of the sampling is discussed in the next section.

### **4.5.3 Sample design - Sampling criteria applied**

Van Raaij (1978) suggests that cross-cultural sample groups should be consistent and matched in terms of: age, rural-urban residence, sex and social class. Although this limits findings to similarly constituted populations, the *internal validity* of the research is greatly enhanced, achieving *category equivalence* (Calder, Phillips and Tybout, 1980; Cook and Campbell, 1975). Scheuch (1968, p. 190), a critic of matched samples in cross-cultural research, argues that “identical sampling procedures as a condition of comparability shows little confidence in samples as a tool of inference and constitutes a misplaced trust in some of its concrete features”. The solution appears to rely upon pursuing matched samples but identifying and recognising their limitations from a cross-cultural perspective. This research therefore accepted that the sample groups used were selected for their ability to meet cross-cultural methodological criteria rather than representing their respective countries populations.

Determining matched samples may prove difficult depending on each country’s self-categorisation criteria. For example, Pearlin and Kohn (1966) attempting to assess social class positions in the Italy and United States preferred prestige to education and income. Thorelli et al. (1975) contradict this, preferring education and income

in cross-cultural comparison of consumers. Sample group selection for this research attempted to identify a selection criterion that was applicable to both Britain and India.

The populations of Britain and India were categorised into *strata* or *subpopulations*. The need to satisfy *construct equivalence* resulted in the sample group population satisfying the following criteria:

**Table 4. 1: Sample group characteristics**

<b>Selection criteria</b>	<b>Asian Indians</b>	<b>British Indians</b>	<b>British Caucasians</b>
<b>Gender</b>	Male	Male	Male
<b>Location</b>	Mumbai	London	London
<b>Occupation</b>	Chartered Accountant	Chartered Accountant	Chartered Accountant
<b>Religion</b>	Hindu / Jain / Atheist	Hindu / Jain / Atheist	Christian / Atheist

The reasons for these sampling criteria can be summarised as:

- **Gender:** Participants were males to minimise patriarchal differences between Britain and India.
- **Location:** London and Mumbai are major financial centres and are similar in their socio-economic environments.
- **Occupation:** Chartered Accountants were used as participants as they were likely to be similar in terms of academic achievement, professional and social status and standard of living.

- **Religion:** Asian Indians and British Indians were drawn from the Hindu and Jain religions. British Caucasians were self-identified as Christian as this represents the dominant religion in Britain. Atheists were also accepted in all three sample groups.

Both British Caucasian and British Indian sample populations were chosen by their surname. Himmelfarb, Loar and Mott (1983) support this method as an accurate means of obtaining culturally representative samples. Surnames were obtained from the Institute of Chartered Accountants for England and Wales, and the Association of Chartered Certified Accountants members' listings. Opening a listings page, photocopying it and selecting respondents obtained sample group surnames. The procedure was repeated until enough surnames had been selected. A British Indian helped identify Indian surnames and indicated whether they were Hindu or Jain. (Indian surnames tend to be religion specific and within Hinduism caste specific so that assumptions can be made regarding their religious orientation). British Caucasians were selected by perceived Christian surnames. The latter approach, however, does not identify those people who have adopted a Christian surname or changed their religion. A question on the biographical section of the question requested the respondent's religious orientation so that those not fitting the sample criteria could be excluded.

Asian Indian respondents were drawn from the Mumbai branch of the Chartered Institute of Chartered Accountants for India. The Mumbai branch was identified through an Internet site and a verbal approach was made to their branch office, followed by a written submission. A list of 1,200 members' names and e-mail

addresses was supplied to the researcher. This list was then reduced further through the same selection criteria applied to the British sample groups.

#### **4.5.4 Sample design - Sample size**

Churchill (1991) states that sample size is ultimately determined by factors such as homogeneity of population, money and time. Yet the larger the sample size the more likely it is to represent the population being measured (Gravetter and Wallnau, 1988). This raises the question of what constitutes an acceptable sample size.

Chapter Three identified that *multinomial logistical regression* required a sample size of 50 cases per predictor factor (Aldrich and Nelson, 1984). The research tool tested eight hypotheses on all three sample groups. A calculation on sample size can therefore be made: 50 (cases per predictor factor) x 8 (hypotheses) = 400 (respondents). Assuming a response rate of 20%, to achieve 400 responses a minimum mailing of 2,000 questionnaires was required.

#### **4.6 Reliability and validity issues**

A researcher should attempt to validate his or her findings by acquiring data that are a true reflection of the research area. Emory (1976) identified that four aspects of effective research design achieve this: objectivity, practicality, reliability and validity.

### **4.6.1 Objectivity**

The empirical nature of science requires any inquiry to be objective, i.e. the theoretical biases of the researcher should not be allowed to influence the research findings. Objectivity was achieved through the *construct equivalence* issues discussed in section 4.4.2 and consultation with ethnic group representatives.

### **4.6.2 Practicality**

The practicality of a research design concerns the degree to which it is convenient, economic and interpretable. The issues of practicality and its implications regarding research feasibility and quality were carefully considered. The sample size and methods of data collection described earlier in this chapter are a direct result of these considerations.

### **4.6.3 Reliability**

Reliability is measured by evaluating the extent to which variation in scores is due to inconsistencies in measurement. In assessing data reliability the researcher can use either equivalence and / or statistical measures. Equivalence issues were identified in section 4.4.2 and statistical reliability tests were discussed in Chapter Three and require no further discussion here.



#### 4.6.4 Validity

Validity refers to the extent to which a research experiment is a true reflection of the intended concepts of the research and can be categorised as either *external* or *internal*. *External validity* is concerned with the problems of collecting data where changes in the independent variable, due to dependent variables changing, would be expected to be occurring again in a different situation. *Internal validity* refers to the researcher's ability to attribute observed effects to the experimental variable rather than to other factors. The controls required to achieve *external* and *internal validity* often conflict, raising validity issues for research (Churchill, 1991). This research considered three types of validity: *construct*, *content* and *pragmatic validity*.

##### 4.6.4.1 Construct validity

*Construct validity* assesses what concept, construct or trait underlies scores achieved from the research tool and whether they effectively represent the research domain in question. *Construct validity* was measured through two statistical techniques identified in Chapter Three: the *Bartlett Test of Sphericity* and *Kaiser-Meyer-Olkin Measure of Sampling Adequacy*. The results are presented as part of the wider discussion of statistical analysis in Chapter Five.

##### 4.6.4.2 Content validity

*Content validity* refers to the representativeness of the samples used and the conceptual definitions that define the domain of the research tool. The research tool should be derived from specifying what the variables do and do not represent

thereby identifying the essence of the research questions. This was achieved through *construct equivalence* discussed in section 4.4.2.

#### 4.6.4.3 Pragmatic validity

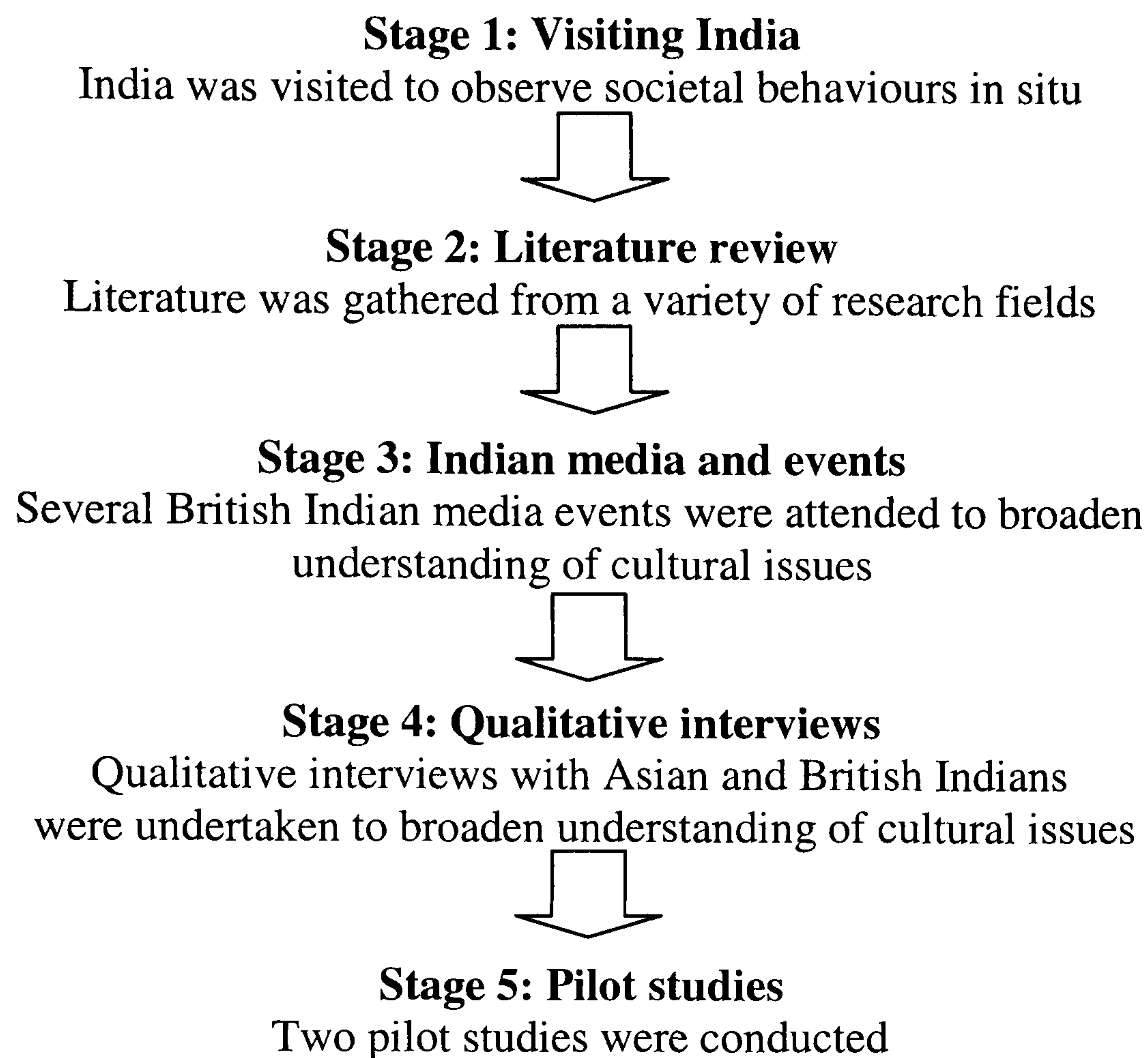
*Pragmatic validity* is assessed by the measure's ability to predict the dependent variable, such as a characteristic or behaviour. High correlation scores indicate *pragmatic validity*. The sample data were tested for *pragmatic validity* using *Pearson's correlation coefficient* and the results are presented and discussed in Chapter Five.

### 4.7 Questionnaire design

#### 4.7.1 Determination of sample group cultural characteristics

During the conceptual stage of the research a concerted effort was made to understand both the differences and similarities between the sample groups. These were identified and addressed through understanding equivalence, reliability and validity. They have already been discussed throughout this chapter and do not require repetition here. The process undertaken to understand these issues is summarised in Figure 4.3:

**Figure 4. 3: Research stages in determining Indian cultural values**



#### **4.7.2 Questionnaire construction**

The questionnaire used a Likert method of summated ratings chosen for its ease of completion (Churchill, 1991). Respondents were required to indicate the extent to which they agreed with a series of statements. These responses could easily be coded in a form suitable for statistical interpretation.

The number of scale points used in the Likert method is highly debated. Churchill and Peter (1984) suggest that the number of scale points affect the research tool's reliability. Franke (1985) notes that a limited number of scale points may result in respondent frustration, leading to limited data collection, ultimately affecting the internal consistency of the measure. Alternatively, too many scale points may affect reliability, as the respondent is unable to differentiate between the various distinctions the scale is attempting to measure. After consultation with sample

group representatives, the decision was made to use a five-point Likert scale ranging from “strongly agree” to “strongly disagree.”

### 4.7.3 Questionnaire design

The questionnaire consisted of a front sheet with the Economic and Social Research Council (ESRC) and Warwick Business School logos, the researcher’s name and contact address and the research project title. Questionnaire layout was devised through consultation with sample group representatives. The questionnaire length raised page length and spatial representation issues. Champion and Sear (1969) indicated that questionnaires which minimise spatial representation, had a lower response rate compared with identical questions presented more spatially. It was decided that a questionnaire consisting of eight pages, with an additional page to measure *acculturation* for British Indians, would probably achieve a satisfactory response.

Whether the questionnaire should be one or two sided was also considered. Hyett and Farr (1977) found that single-sided questionnaires achieved a higher response rate than identical double-sided questionnaires (69% to 61% respectively). Ideally a one-sided questionnaire was appropriate but ultimately a double-sided questionnaire was used to reduce postage costs.

The questionnaire was designed so that it was suitable for computer data scanning. This was seen as a way to reduce the need for data verification and to increase the speed of data transcription.

The questionnaire consisted of a number of sections that represented the research areas and hypotheses. The questions within each section were based upon previously published research questions and were amended to ensure succinctness.

The source of these questions is summarised in Table 4.2:

**Table 4.2: Summary of questionnaire sources**

Topic	Hypothesis measured	Question	Subject areas measured	Source of questions
“Acculturation”	H0-1, 2, 3 and 7	1, 2, 3, 5, 6 and 8	British Indians’ level of acculturation	Hutnik, (1986); Jun et al., (1993)
“Religion and our lives”	Future research	4 and 7	Measures the role of religion in the respondents’ daily activities	Researcher’s own
“People we meet”	H0-4, 5 and 8	9, 10, 11 and 12	Measures collectivist and individualistic values towards the immediate and extended family, community and self-identity	Bardis, (1959); Brown et al., (1992); Gaines et al., (1997); Hui and Villarealm, (1989); Triandis, (1989); Triandis et al., (1988)
“Electronic product”	N / A	13, 14, 15, 16 and 17	Identifies brand, expenditure level, time of purchase for and instigators of the product purchase	Researcher’s own
“Experience”	H0-10	20	Materialism	Richins and Dawson, (1992); Scott and Lundstorm, (1990)
“Choice”	H0-11	22	Measures reasons for brown good purchase and product’s effect on collective, public and private self	Richins and Dawson, (1992); Taschian et al., (1984); Webster and Faircloth III, (1994)
“Advice”	N / A	24	Identifies which individuals influenced the brown good purchase and role of reference groups	Webster and Beatty, (1997)
“Retail outlet”	Future research	25 and 26	Indicates where the brown good was purchased	Researcher’s own
“Sales person”	Future research	27, 28, 29 and 30	Attempts to measure whether race affects salesperson selection and influence on purchase	Researcher’s own
“Biographical”	N / A	31, 32, 33, 35, 36 and 37	Identifies respondent’s biographical details	Researcher’s own

## **4.8 Implementation**

### **4.8.1 Implementation - Great Britain**

During early November 1999 2,075 questionnaires were posted to British Caucasians and British Indians. (Refer to Appendix Five for copy of the British Indian questionnaire which is identical to the British Caucasian questionnaire except for the additional *acculturation* scale). A covering letter on Warwick Business School letter headed paper was included to explain the purpose of the research and to provide status cues to the research's legitimacy (refer to Appendix Six). A Freepost envelope was provided for the respondent to return the completed questionnaire. After three weeks a further 389 reminders consisting of a letter and an identical questionnaire were sent (refer to Appendix Seven). Respondents were then sent an executive summary of the research findings (Refer to Appendix Eleven).

### **4.8.2 Implementation - India**

Access to the Asian Indian sample was through e-mail addresses. The Mumbai branch of The Chartered Institute of Indian Accountants, which only provided e-mail addresses, dictated the use of Internet delivery for the questionnaires. The Asian Indian questionnaire was designed as an HTML computer file for insertion onto the Warwick Business School Internet site. The questionnaire was designed using DreamWeaver2 software (refer to Appendix Eight for a copy of the questionnaire).

The use of e-mail as a means of gathering research data is relatively new and is characterised by: (1) faster delivery and return, (2) lack of intermediaries, (3) asynchrony and (4) ephemerality of messages (Sproull, 1986). The use of e-mail instead of postage raises issues regarding comparability of sample group responses. Research suggests that e-mail questionnaire responses demonstrate more self-disclosure than postage responses (Kiesler, Siegel and McGuire, 1984). Sproull (1986) suggests that this may be due to e-mail's ability to remove regulatory communication factors found within a social context. Asian Indian responses may then be more representative of respondents' values than the British sample responses.

The Asian Indians' e-mail messages consisted of an introductory message and a hyperlink to the questionnaire's website. Respondents were then provided with a set of instructions on how to use the questionnaire. At the end of the questionnaire respondents could send their completed questionnaires by e-mail to the researcher. The respondent was then invited to "click" on a box next to the question. The box then displayed a list of responses to the question, which the respondent then selected. Once the questionnaire was completed the respondent clicked on a "Send" button and the computer automatically forwarded the data as an e-mail to the researcher. These responses were then transcribed onto an SPSS file.

In December 1999 1,021 individually e-mail addressed messages were sent (refer to Appendix Nine for a copy of the covering letter and instructions). Due to invalid addresses 462 messages were returned as "undeliverable" and were deleted from the address database. Due to a low response rate, 549 reminders were sent in January 2000 (refer to Appendix Ten for a copy of the reminder letter).



### 4.8.3 Implementation - Response rates

The response rates achieved from the sample groups are presented in Table 4.3:

**Table 4. 3: Response rates per sample group**

	British Caucasians		British Indians		Asian Indians	
	No.	%	No.	%	No.	%
<b><u>1st mailing</u></b>						
<b>Questionnaires sent</b>	<b>1068</b>	<b>100</b>	<b>1007</b>	<b>100</b>	<b>559</b>	<b>100</b>
No. received	190	17.79	196	19.46	10	1.79
Usable	154	81.05	156	79.60	10	1.79
Incomplete	14	7.37	15	7.65	-	-
Wrong religion	22	11.58	23	11.73	-	-
<b><u>2nd mailing</u></b>						
<b>Questionnaires sent</b>	<b>267</b>	<b>100</b>	<b>122</b>	<b>100</b>	<b>549</b>	<b>100</b>
No. received	18	6.74	18	14.75	75	13.66
Usable	18	100	18	100	65	86.66
Incomplete	-	-	-	-	7	9.33
Wrong religion	-	-	-	-	3	4.00
<b>Response rate:</b>						
<b>By sample group</b>	<b>208</b>	<b>19.47</b>	<b>214</b>	<b>21.25</b>	<b>85</b>	<b>15.21</b>
Total <u>usable</u> questionnaires <sup>12</sup>	<b>172</b>	<b>16.10</b>	<b>174</b>	<b>17.28</b>	<b>75</b>	<b>13.42</b>
Total <u>unusable</u> questionnaires	<b>36</b>	<b>3.37</b>	<b>40</b>	<b>3.97</b>	<b>10</b>	<b>1.79</b>

<sup>12</sup> Both “usable” and “unusable” percentages are calculated on the total number of initial questionnaires posted.

Section 4.5.4 indicated that a 20% response rate was desirable. Although both British sample groups achieved an overall response rate of 20.34%, the number of usable questionnaires was only 16.7%. The Asian Indian response rate was only 15.21% and this was reduced to only 13.42% usable questionnaires. Ideally a higher response rate was desirable; the number of usable questionnaires for Asian Indians was only 75 compared to 172 for British Caucasians and 174 for British Indians. *Multinomial logistical regression* does not require identical data sample sizes and the total number of responses of 425 satisfied the assumptions of sample size. The researcher must then reluctantly accept a smaller Asian Indian sample and recognise this limitation when interpreting the data analysis.

The reasons for the low response rates warrant further attention. Both British sample groups' non-usable questionnaires demonstrated the same recurring problem. British respondents had simply failed to complete whole sections of the questionnaire. One explanation may be that respondents did not perceive that certain sections were applicable to them, even though the questionnaire scale used would have indicated this.

The low response rate for Asian Indians may be attributed to a number of reasons. First, e-mail messages sent were unable to carry Warwick Business School and ESRC logos, thereby suppressing status cues as to the research's legitimacy. The receiver of the e-mail may also not have been aware of Warwick University and therefore may have been sceptical about the sender's intentions. Four Asian Indian respondents who sought clarification of the research's aims and motivations articulated this issue.

Secondly, the recipient's access to information technology may have affected response rates. Bradley (1999) notes that although computers can accept e-mail messages they might not be capable of readily accessing complex Internet sites that Internet questionnaires require. The researcher received two e-mail messages from respondents commenting on this issue.

Finally, both initial and reminder messages were forwarded in December. Since India does not publicly celebrate Christmas, this provided an uninterrupted working month. The researcher, however, was unaware that 1<sup>st</sup> January is the first day of the Indian tax year. Potential respondents may have been discouraged from responding due to excessive work requirements brought on by the new tax year. Nine questionnaire responses included apologies for the lateness of the response due to these particular work pressures.

#### **4.8.4 Implementation - Don't knows**

Churchill (1991) notes that a situation where all research questionnaires are completed is a rare occurrence. Instead, the author argues that questionnaires will inevitably be returned with sections omitted or with sporadic non-responses. The data implications of this depend upon the severity of the problem. Table 4.3 indicated non-completion levels for the three sample groups: Asian Indians at 1.79%, British Indians at 3.97% and British Caucasians at 3.37%. It was decided that those returned questionnaires with sections omitted or questions unanswered would be classified as "incomplete" and rejected from the data.

## 4.9 Sample comparability - Research biases

The Concise Oxford English Dictionary (1976, p. 94) defines “bias” as a “**2.** Inclination, predisposition (towards); prejudice, influence. **3.** (Statistics) Distortion of result by neglected factor”. In conducting research consideration must be given to bias. This is particularly problematic in cross-cultural research where a researcher investigating two cultures tries to remain a neutral observer. *Construct equivalence* issues, which aim to avoid research biases, have already been discussed and require no further explanation here. This section reviews whether unintentional biases were evident in the sample data.

Rather than test each scale for each sample group, research biases were tested on the materialism scale only. The materialism scale was chosen because it measures the respondents’ behaviour after their product purchase and provides an opportunity to test for a variety of biases. The materialism scale consisted of eight variables and used a 95% confidence level ( $p < .05$ ). It would then be expected that there would be between 0 - 1 significant differences between the first and reminder mailings (i.e. Class I type errors). More than one significant difference would suggest that the difference in scores is not due to chance and further investigation would be required. The following sections present the research bias results from using this method.

### 4.9.1 Country of origin bias

*Galton’s problem* identified that cross-cultural sample independence is violated if the sample groups can be shown to have interacted with other countries. This raises the question of whether British Indians’ country of origin biases their scores.

Question 31 from the research tool, which identified British Indians' country of descent, was used to measure this bias. ANOVA indicated a significant difference, on only one variable, suggesting that overall country of origin bias does not affect British Indian sample scores ( $p < .05$ ).

#### **4.9.2 Hospitality bias**

*Response equivalence* (section 4.4.2.4) identified hospitality bias as common among Asian cultures (Sekeran, 1983). It is not clear from the literature how hospitality bias can be identified. The researcher, however, proposes that hospitality bias can be measured by classifying respondents' judgemental questionnaire comments into two categories:

- Comments perceived as negative, such as "I wonder if you are living on this planet" (coded 1)
- Comments perceived as positive, such as "Good luck with your research and I would be pleased to answer any further questions you may have" (coded 2)

The questionnaires were then identified and coded accordingly for each sample group shown in Table 4.4:

**Table 4. 4: Respondents comments analysis**

	<b>Total</b>	<b>Negative comment</b>	<b>Positive comment</b>
<b>British Caucasians</b>	8	6	2
<b>British Indians</b>	10	7	3
<b>Asian Indians</b>	8	4	4
<b>Total</b>	<b>26</b>	<b>17</b>	<b>9</b>

The sample groups' comments were submitted to *independent sample group t-tests*. The results indicated significant negative scores between both British sample groups compared with Asian Indians. Table 4.4 suggests that the former groups' scores might be negatively biased and potentially unrepresentative of their attitudes and behaviours. This finding differs from previous research on British sample group responses (Bhallah and Lin, 1987).

In considering the extent negative hospitality bias is evident, in the British sample groups' data, the small number of negative comments needs to be considered (3.57% of usable questionnaires for both British sample groups). Hospitality bias may then be evident in a small number of responses but this does not indicate that all British sample groups' responses demonstrated this bias. In summary, although negative hospitality bias was evident, the low number of negative comments suggest that it does not represent a problem to this research's findings.

### **4.9.3 Non-response bias**

Churchill (1991) describes non-response bias as a failure to obtain information from certain groups of individuals within the sample group. The author adds that in recognising non-response bias, consideration must be given to uncontrollable incidents that occur during contact with the respondent. Testing non-response bias is a difficult task as there is no standard method of calculation (ibid.). Armstrong and Overton (1977) suggest that non-response bias can be measured by comparison of variable means, based upon scores from two mailings (initial and reminder). For this research, ANOVA analysis of the sample groups' first and second mailing responses indicated no significant differences for Asian Indians and a significant difference on only one variable for both the British sample groups. Non-response bias does not therefore appear to be a great problem.

### **4.9.4 Post-hoc bias**

This research is historical and relies upon respondents' memory recall of past behaviours and events related to the purchase of a brown good. The *Gestalt* theory of memory loss proposes that memories undergo qualitative changes over time (Gross, 1996). This results in increasingly complex memories being changed to become more internally consistent with the individual's positive thoughts. Respondents' memories regarding their product purchase may then become biased towards a more positive perspective that was not necessarily encountered a short time after their purchase. Post-hoc bias therefore needs to be tested.

Question 17, from the research tool, measured when the respondent purchased the product. Memory loss bias can then be tested by categorising data according to purchase period and then testing for significant differences between these different categories. ANOVA indicated only one significant different score for British Caucasians from the three groups ( $p < .05$ ). Post-hoc bias therefore is not a problem.

#### **4.9.5 Respondent age bias**

Kotler (1994, p. 180) states that “a buyer’s decisions are also influenced by personal characteristics, notably the *buyer’s age* and life-cycle stage”. Wells and Gubar (1966) identify nine stages that humans encounter as they age. These lifecycle stages ultimately affect consumer behaviour and more importantly the type of products purchased. Respondents’ ages may then bias the sample group scores.

Age bias was tested by question 31 in the biographical section of the research tool, where respondents indicated their age. The use of ANOVA indicated no significant differences by age for Asian Indians with only one variable showing significant differences for British Caucasians ( $p < .05$ ). For British Indians there were significant differences for two variables ( $p < .05$ ) indicating that the results were not achieved by chance. Analysis of British Indian mean scores indicates a declining materialism inclination towards brown goods up to the 35 - 44 age group, then increasing again towards old age. This suggests that age may be a biasing factor in the British Indian scores.



#### **4.10 Demographic and product purchase profiles**

This section identifies the sample groups' demographic and product purchase profiles that were obtained from the data. The profiles are summarised through the use of tables allowing for a brief discussion of the sample groups' characteristics. It should be noted that although respondents answered the research questions regarding their brown good purchase, this was not always true for the biographical section.

Table 4.5 shows the age distribution of the sample groups. Generally members of all three sample groups are predominantly aged 35 years or older which may be a reflection of the training period required to become a Chartered Accountant. Table 4.6 indicates that 72.67% of the British Indian sample originated from Africa compared to 15.70% from India and 10.47% from Britain.

The remaining tables, Tables 4.7 and 4.8, profile respondents' expenditure levels and length of product ownership. The British sample group's expenditure appears to be predominantly below £600, while Asian Indians' expenditure levels tend to be predominantly over £600. Length of brown good ownership for the British sample groups appears to be broadly dispersed. Asian Indians, however have predominantly purchased their brown good within the last six months of responding to the questionnaire.

**Table 4. 5: Sample demographics - Age**

<b>Age range</b>	<b>Total</b>	<b>British Caucasians</b>	<b>British Indians</b>	<b>Asian Indians</b>
<b>17 - 24</b>	<b>13</b>	<b>9</b>	<b>2</b>	<b>2</b>
<b>25 - 34</b>	<b>27</b>	<b>16</b>	<b>9</b>	<b>2</b>
<b>35 - 44</b>	<b>103</b>	<b>48</b>	<b>49</b>	<b>6</b>
<b>45 - 55</b>	<b>128</b>	<b>47</b>	<b>56</b>	<b>25</b>
<b>56 - 64</b>	<b>138</b>	<b>49</b>	<b>56</b>	<b>33</b>
<b>65+</b>	<b>4</b>	<b>-</b>	<b>-</b>	<b>4</b>
<b>Total</b>	<b>413</b>	<b>169</b>	<b>172</b>	<b>72</b>

**Table 4. 6: Sample demographics - British Indians' country of birth**

<b>Country</b>	<b>Total</b>	<b>%</b>
<b>Britain</b>	<b>18</b>	<b>10.47</b>
<b>India</b>	<b>27</b>	<b>15.70</b>
<b>Europe</b>	<b>1</b>	<b>.58</b>
<b>Africa</b>	<b>125</b>	<b>72.67</b>
<b>Far East Asian</b>	<b>1</b>	<b>.58</b>
<b>Total</b>	<b>172</b>	<b>100.00</b>

**Table 4. 7: Product purchase details - Expenditure levels**

<b>Expenditure range</b>	<b>Total</b>	<b>British Caucasians</b>	<b>British Indians</b>	<b>Asian Indians</b>
£ 0 - 200	53	33	16	4
£201 - 400	124	73	45	6
£401 - 600	90	30	40	20
£601 - 800	39	10	18	11
£801 - 1,000	33	6	14	13
£1,000 +	79	21	40	18
<b>Total</b>	<b>418</b>	<b>173</b>	<b>173</b>	<b>72</b>

**Table 4. 8: Product purchase details - Length of product ownership**

<b>Length of product ownership</b>	<b>Total</b>	<b>British Caucasians</b>	<b>British Indians</b>	<b>Asian Indians</b>
0 - 6 months	161	63	58	40
7 - 12 months	98	37	45	16
12 months	157	73	68	16
<b>Total</b>	<b>416</b>	<b>173</b>	<b>171</b>	<b>72</b>

An overview of respondents and their brown good purchase was presented in this section. This profile analysis will be relevant to the forthcoming discussions in later chapters.

#### **4.11 Chapter summary**

In an attempt to address critics of cross-cultural research a number of methodologically related issues have been addressed. Population samples were

selected to satisfy *construct equivalence* criteria allowing for behaviour differences to be attributed to cultural differences.

One criticism of sample selection used in the pursuit of *construct equivalence* was the use of matched samples. Although all three groups were similar in socio-demographic details, this method has been criticised for potentially eliminating cultural differences. This problem is exacerbated by the economic and historical connections between Britain and India, which have resulted in the non-independence of the three sample groups. The result is that the three sample groups have some previous knowledge of each other. This may impact upon their behaviours.

A structured questionnaire was used which measured the role of culture in respondents' lives and scales, which measured materialism, reference groups and self-image were applied. British Indians were subjected to a further scale measuring *acculturation* levels from both a behaviour and self-identity perspective. British Caucasians and British Indians were sent a printed copy of the questionnaire with a covering letter and Freepost return envelope. Asian Indians were forwarded an Internet-based questionnaire via an introductory e-mail.

The sample group data were tested for respondent biases using the materialism scale. Overall the respondents' responses did not appear to be subject to country of origin bias, non-response bias and post hoc bias. However, potential biases appeared to be significant regarding age and negative comments, i.e. hospitality bias. The respondents' age group significantly affected British Indians' materialism scale scores. Both British groups compared to Asian Indians appeared to be significantly more negative towards the research questionnaire. However, the small number of

negative comments suggested this was not a problem regarding the British sample group responses.

Chapter Five discusses the results from the initial statistical analysis conducted on the three sample groups' data.

## **Chapter Five: Data analysis - reliability and validity issues**

*“In summary we may say that data are numbers, numbers contain information, and the purpose of statistics is to determine the nature of this information.”*

**Daniel, W. W. and Terrell, J. C.<sup>13</sup>**

### **5.1 Introduction**

Chapters Three and Four discussed the methodological implications of data collection and statistical tests that were conducted. This chapter serves two purposes: first to test whether the data were suitable for data analysis and secondly to assess the data's reliability and validity. This chapter is therefore concerned with the purity of the research instrument and aims to ensure reliable and valid data for hypothesis testing in Chapter Six.

### **5.2 Suitability of the data for factor analysis**

Forty variables were identified as relevant to all three sample groups, with a further fifteen variables measuring *acculturation* applicable to British Indians. These fifty-five variables make up eleven scales that the researcher believes assess the role of culture in influencing consumer behaviour.

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<sup>13</sup> Cited from “*Business Statistics for Management and Economics*”, (1995, p. 3).

Chapter Three identified that the initial process of *factor analysis* is dependent upon ensuring the suitability of the variables. Chatfield (1991) and Stewart (1981) argue that a data set's suitability for *factor analysis* could be observed from a correlation matrix. Data for 425 respondents were submitted to *Pearson's correlation coefficient* analysis with the results shown in Table 5.1. British Indians' data scores for the *acculturation* questions were also submitted to *Pearson's correlation coefficient* analysis and these results are presented in Table 5.2:

**Table 5.1: Variable correlations derived from research tool**

	V9a	V9b	V9c	V9d	V9e	V9f	V10a	V10b	V10c	V11a	V11b	V11c	V12a	V12b	V12c	V12d
V9a																
V9b	.392															
V9c	.415	.499														
V9d	.337	.379	.501													
V9e	.300	.568	.487	.471												
V9f	.369	.495	.383	.384	.454											
V10a	.192	.245	.166	.223	.235	.256										
V10b	.178	.237	.123	.207	.315	.284	.416									
V10c	.108	.230	.133	.183	.279	.338	.326	.661								
V11a	.080	.109	.069	.072	.097	.047	.244	.127	.066							
V11b	.004	-.012	-.040	.043	.017	.056	.172	.130	.089	.548						
V11c	.110	.160	.168	.117	.188	.153	.204	.163	.114	.490	.411					
V12a	.220	.182	.262	.203	.177	.243	.080	.176	.171	.035	-.051	.061				
V12b	.158	.351	.222	.102	.195	.244	.072	.032	.041	.084	-.006	.037	.028			
V12c	.089	.161	.100	.042	.105	.160	.137	.152	.186	.006	.048	.033	.139	.117		
V12d	.042	.041	.046	-.095	-.062	.075	-.017	-.028	-.013	.076	.069	.056	.023	.512	.063	
V12e	-.064	-.137	-.144	-.045	-.028	-.061	.084	.067	.082	.023	.097	.156	-.096	-.289	-.095	-.104
V12f	-.010	-.042	-.031	-.071	-.007	.035	.019	.058	.054	.053	.083	.079	.027	.062	.155	.170
V12g	.189	.292	.178	.098	.214	.190	.109	.133	.122	.146	.043	.101	.087	.457	.061	.387
V12h	.172	.308	.212	.168	.189	.209	.114	.122	.093	.086	.010	.047	.049	.480	.021	.314
V20a	.200	.201	.185	.122	.122	.214	.044	.088	.086	.001	.027	-.009	.169	.211	.206	.129
V20b	.103	.208	.241	.173	.222	.187	.086	.147	.129	.012	.084	.077	.118	.190	.099	.072
V20c	.304	.299	.344	.180	.270	.329	.095	.033	.063	.084	-.015	.095	.121	.239	.178	.063
V20d	.105	.122	.159	.083	.167	.178	-.004	.086	.098	.093	-.024	.084	.098	.215	.107	.139
V20e	.059	.206	.197	.135	.220	.231	.082	.121	.133	.077	.082	.025	.184	.218	.076	.138
V20f	.234	.203	.267	.109	.201	.283	.049	.091	.099	.054	-.031	.027	.205	.306	.111	.200
V20g	.197	.233	.267	.118	.244	.279	.001	.012	.099	.066	.066	.072	.133	.332	.154	.179

**Key:** The term “V” refers to “variable” and represents the question number used on the research tool. For example “V9a” represents question 9 (“To what extent do you agree that:”) and then the first statement given (“Success and failures in your life are closely tied to your parents’ teachings”). A list of the questions that constitute the variables in these tables can be obtained from the research tool in Appendix Five.



**Table 5.1 continued**

	V9a	V9b	V9c	V9d	V9e	V9f	V10a	V10b	V10c	V11a	V11b	V11c	V12a	V12b	V12c	V12d
V20h	.101	.095	.198	.016	.047	.149	-.024	-.048	.046	.044	.011	.024	.122	.142	.119	.039
V22a	.064	.142	.211	.134	.201	.241	.026	.072	.081	.054	-.012	.022	.187	.181	.078	.155
V22b	.243	.358	.401	.220	.318	.328	.063	.048	.118	.061	-.039	.012	.181	.501	.091	.346
V22c	.099	.071	.236	.116	.195	.168	-.044	.049	.091	-.015	-.015	-.030	.152	.161	.028	.098
V22d	.077	.091	.205	.164	.185	.142	-.055	.016	.061	.006	-.027	.011	.204	.031	.013	.017
V22e	.073	.130	.221	.140	.204	.214	.028	.058	.097	.063	.018	.018	.162	.102	.044	.084
V22f	.070	.129	.191	.144	.164	.199	.008	.002	.050	.009	-.036	-.013	.170	.081	.069	.073
V24a	.114	.120	.169	.109	.182	.217	.020	.080	.134	.077	.010	.018	.176	.135	.137	.116
V24b	.160	.218	.222	.166	.148	.257	-.003	.102	.104	.112	.037	.061	.159	.204	.168	.152
V24c	.037	.102	.174	.106	.167	.221	.057	.031	.035	.062	-.012	.121	.060	.218	.061	.154
V24d	.183	.312	.295	.170	.342	.316	.101	.070	.126	.074	-.003	.074	.156	.529	.095	.378
V24e	.164	.256	.275	.195	.252	.302	.054	.066	.144	.010	-.039	-.004	.067	.358	.091	.230
V24f	.188	.307	.291	.222	.292	.404	.200	.117	.171	.065	.047	.092	.129	.319	.173	.146

**Table 5.1 continued**

	V12e	V12f	V12g	V12h	V20a	V20b	V20c	V20d	V20e	V20f	V20g	V20h	V22a	V22b	V22c	V22d	V22e	V22f
V12f	.115																	
V12g	-.044	.165																
V12h	-.086	.004	.494															
V20a	-.129	-.021	.126	.069														
V20b	-.148	-.041	.076	.111	.433													
V20c	-.105	-.063	.213	.136	.440	.265												
V20d	-.078	-.024	.167	.069	.214	.301	.300											
V20e	-.163	-.058	.121	.146	.370	.687	.189	.323										
V20f	-.150	-.076	.210	.213	.382	.416	.418	.523	.501									
V20g	-.168	-.065	.205	.186	.380	.477	.478	.450	.543	.752								
V20h	-.142	-.102	.070	.036	.315	.204	.495	.276	.243	.438	.482							
V22a	-.132	.006	.097	.122	.284	.508	.214	.284	.576	.408	.421	.229						
V22b	-.265	-.078	.325	.369	.322	.387	.387	.267	.470	.468	.482	.280	.553					
V22c	-.095	-.055	.074	.094	.213	.382	.145	.233	.450	.358	.350	.204	.718	.566				
V22d	-.158	-.013	.024	-.010	.222	.415	.198	.249	.450	.331	.365	.264	.687	.490	.757			
V22e	-.110	-.056	.079	.044	.278	.461	.177	.241	.568	.389	.394	.243	.825	.625	.736	.748		
V22f	-.101	-.058	.047	.044	.302	.438	.205	.237	.550	.385	.405	.251	.786	.590	.685	.748	.896	
V24a	-.121	.046	.097	.141	.292	.309	.198	.218	.367	.290	.265	.183	.513	.402	.447	.427	.511	.499
V24b	-.161	.083	.124	.137	.361	.235	.255	.245	.318	.274	.337	.174	.394	.386	.358	.334	.366	.380
V24c	-.066	-.001	.131	.184	.181	.346	.154	.213	.385	.240	.262	.166	.524	.367	.381	.320	.437	.427
V24d	-.229	.011	.345	.373	.247	.320	.276	.262	.378	.397	.380	.178	.376	.765	.358	.284	.405	.376
V24e	-.110	-.037	.218	.225	.236	.308	.181	.253	.373	.282	.269	.137	.424	.548	.405	.287	.428	.389
V24f	-.106	.050	.198	.175	.205	.264	.219	.221	.286	.252	.47	.141	.316	.408	.294	.240	.301	.291

**Table 5.1 continued**

	V24a	V24b	V24c	V24d	V24e	V24f
V24a						
V24b	.566					
V24c	.418	.340				
V24d	.366	.361	.584			
V24e	.363	.319	.550	.648		
V24f	.372	.383	.430	.537	.602	

**Table 5.2: Variable correlations derived from research tool – British Indians’ acculturation scale**

	V1a	V1b	V1c	V2a	V2b	V2c	V2d	V3a	V3b	V3c	V5	V6a	V6b	V6c	V8a
V1a															
V1b	.134														
V1c	.267	.755													
V2a	.048	-.066	-.122												
V2b	.210	.161	.246	-.097											
V2c	.264	.090	.124	.055	.297										
V2d	-.082	.112	.193	-.267	-.029	-.147									
V3a	-.088	.311	.393	-.348	.144	-.115	.540								
V3b	.083	.357	.428	-.112	.154	-.006	.330	.677							
V3c	-.088	.148	.291	-.225	.194	.047	.416	.696	.572						
V5	.273	-.046	.041	-.008	.226	.179	-.042	-.014	.124	.090					
V6a	.078	-.009	.086	.091	.094	.093	.136	.040	-.041	.135	-.146				
V6b	-.059	.100	.076	-.056	.098	.077	.043	.000	-.113	.066	-.020	.082			
V6c	-.011	-.014	.025	-.050	.212	.238	.021	-.010	.002	-.007	-.114	.171	.131		
V8a	.122	.022	-.053	.150	.048	.218	-.120	-.200	-.134	-.219	.127	-.008	.129	.053	
V8b	-.137	-.049	-.082	.07	-.224	-.088	-.072	-.026	-.087	-.097	-.215	.045	-.181	-.024	.202
V8c	-.102	.000	-.079	-.03	-.264	-.076	-.128	-.105	-.221	-.099	-.201	-.039	-.098	-.080	-.007

Table 5.1 indicates that the majority of variables have a broad range of scores satisfying the selection criteria for *factor analysis*. Variables 11a-c and 12c, e and f however tend to produce low correlation scores, suggesting that these variables were independent and perhaps not suitable for *factor analysis* (ibid.). Data from the three sample groups were submitted to *Bartlett's Test of Sphericity*, producing a score of over 6200 with a statistical significance of .000. *Kaiser-Meyer-Olkin's Measure of Sampling Adequacy* (MSA) produced a score of 85.7% (SPSS output = .857), which can be interpreted as “meritorious”. These scores suggest that the three sample groups’ data were suitable for *factor analysis*.

Table 5.2 represents British Indians’ *acculturation* scores. The low correlation scores suggest that the *acculturation* variables were relatively independent and perhaps not suitable for *factor analysis*. If the variables were independent this might prevent factor and further data analysis being conducted. To test the suitability of the *acculturation* scores for *factor analysis* further, the data were submitted to *Bartlett's Test of Sphericity* and *Kaiser-Meyer-Olkin's Measure of Sampling Adequacy*. The former test produced a score of over 500, with a significance level of .000. The MSA score for the British Indians’ *acculturation* data were 65.4% (SPSS output = .654), which Kaiser and Rice would describe as only “mediocre”. The scores for the British Indians’ *acculturation* data suggested that the data could be submitted to *factor analysis*.

### **5.3 Initial factor analysis**

The following discussion reviews the initial *factor analysis* results and the process of reduction used to achieve the final *factor analysis*, which was used for testing the

hypotheses. *Principal Components Method (PCM)* of extracting factors was used to perform the *factor analysis* with the data rotated using *Varimax*, as discussed in Chapter Three, section 3.4.3.1.

The initial *factor analysis*, using all data from the three sample groups, produced twelve factors from the data matrix. In accordance with Churchill (1991) factor loadings of .30 or above were considered. Variables were attributed to each respective factor and then named based upon the criteria stated in Chapter Three. Although the naming of factors is highly subjective, due to potentially ambiguous factor loadings, the researcher ultimately has to make an informed judgement. The researcher's knowledge of the research topics, respondents' characteristics and data gathered ensured a fair interpretation of the factors.

The factors arising from the initial *factor analysis* appeared to be relatively consistent with the proposed hypotheses and the literature review. This can be shown by looking at how the variables that constitute the factors reflect specific aspects of the literature. For example, Factor 2 ("*Immediate family values*") contained those variables that related to relationships within the immediate family unit identified in Chapter One.

The *acculturation* variables were reduced to six factors. These can be categorised as: *language usage*, *media usage*, *national identity*, Indian identity, news on India and relevance of Indian cultural values. The first three of these factors reflect the hypotheses H0-1, 2 and 3 and are consistent with the literature review.

## **5.4 Purification of the instrument**

This section describes the next stage of *factor analysis*, which is the purification of the research instrument.

### **5.4.1 Scale reliability analysis**

The choice of *Cronbach alpha test* as an approach for purifying the data has already been discussed in Chapter Three. Scale reliability was achieved through interpretation of the results by comparison of the “Alpha if deleted” values for each variable, with the overall alpha score for that factor. Each variable was then considered for deletion if such action resulted in an increased alpha score.

### **5.4.2 Purification of the scales**

In purifying the research instrument it has already been identified that consideration must be given to the “bandwidth versus fidelity dilemma”. Those variables whose removal would increase the factor’s alpha score were considered on an individual basis. The purification of the instrument was then conducted on all eighteen factors until a high alpha score was achieved. Factor 9 can be used as an illustration:

Factor 9: Original score Alpha = .8135

Iteration 1: V2d removed Alpha = .8468

An alpha score of .8468 was achieved by the removal of V2d (“I feel proud of my Indian ancestry, religion and traditions”). Although this variable measured strength of Indian identity, its removal clarified the factor down to three variables, all representing language usage. Besides achieving a high alpha score, the resulting purification of the factor was considered justified based upon the literature reviewed. The remaining three variables that constitute Factor 9 measured British Indians’ use of the English language. Language has been identified as potential determinant of behaviour. Purification of Factor 9 therefore created a factor that could be used to measure whether a relationship exists between language usage and culturally determined behaviours and values.

The initial twelve proposed factors measuring culture’s affect on consumer behaviour and the six factors measuring *acculturation* were reduced to nine and three factors respectively. The removal of six factors from the initial eighteen was a consequence of them failing to achieve a minimum alpha score of .60. This alpha score was identified in Chapter Three as a minimum requirement.

### **5.4.3 Final factor analysis iteration**

The remaining forty variables, which constitute the eleven factors, were resubmitted to factor and reliability analysis. Results indicated that no further increase in alpha scores was achievable. Once again the remaining variables constituting the eleven



remaining factors were scrutinised to ensure that the initial factor wording was still appropriate. No further changes to the factor labels were made.

Chapter Three identified two methods for determining the final number of factors to be used in the statistical analysis: *eigen values* and the *scree plot*. The following two sections discuss the factors that resulted from the final *factor analysis* iteration for all three sample groups and British Indians' *acculturation* data respectively.

#### 5.4.3.1 Final factor analysis iteration - All three sample groups

*Factor analysis* indicated that the eight factors, applicable to all three sample groups had an *eigen value* over 1.000. The proportion of variance explained by these factors is presented in Table 5.3. Two sets of variance are presented representing the percentage of variance explained by the factor and a cumulative total.

**Table 5. 3: Final statistics - Analysis of variance**

Factor	Factor name	Eigen value	% of variance	Cumulative %
F1	Possessions as status symbols	8.704	14.992	14.992
F2	Immediate family values	3.303	10.432	25.424
F3	Materialism	2.049	10.358	35.782
F4	Collectivist reference groups	2.026	8.408	44.190
F5	Respondents' sense of individuality	1.989	6.155	50.345
F6	Community	1.450	6.035	56.380
F7	Extended family values	1.217	5.471	61.851
F8	Friends as a reference group	1.093	4.298	66.149

The original *scree plot* for all three sample groups is shown in Figure 5.1. Using the factor selection criteria identified in Chapter Three, the *scree plot* supported the proposed final number of factors.

**Figure 5. 1: Scree plot for all three sample groups' data**

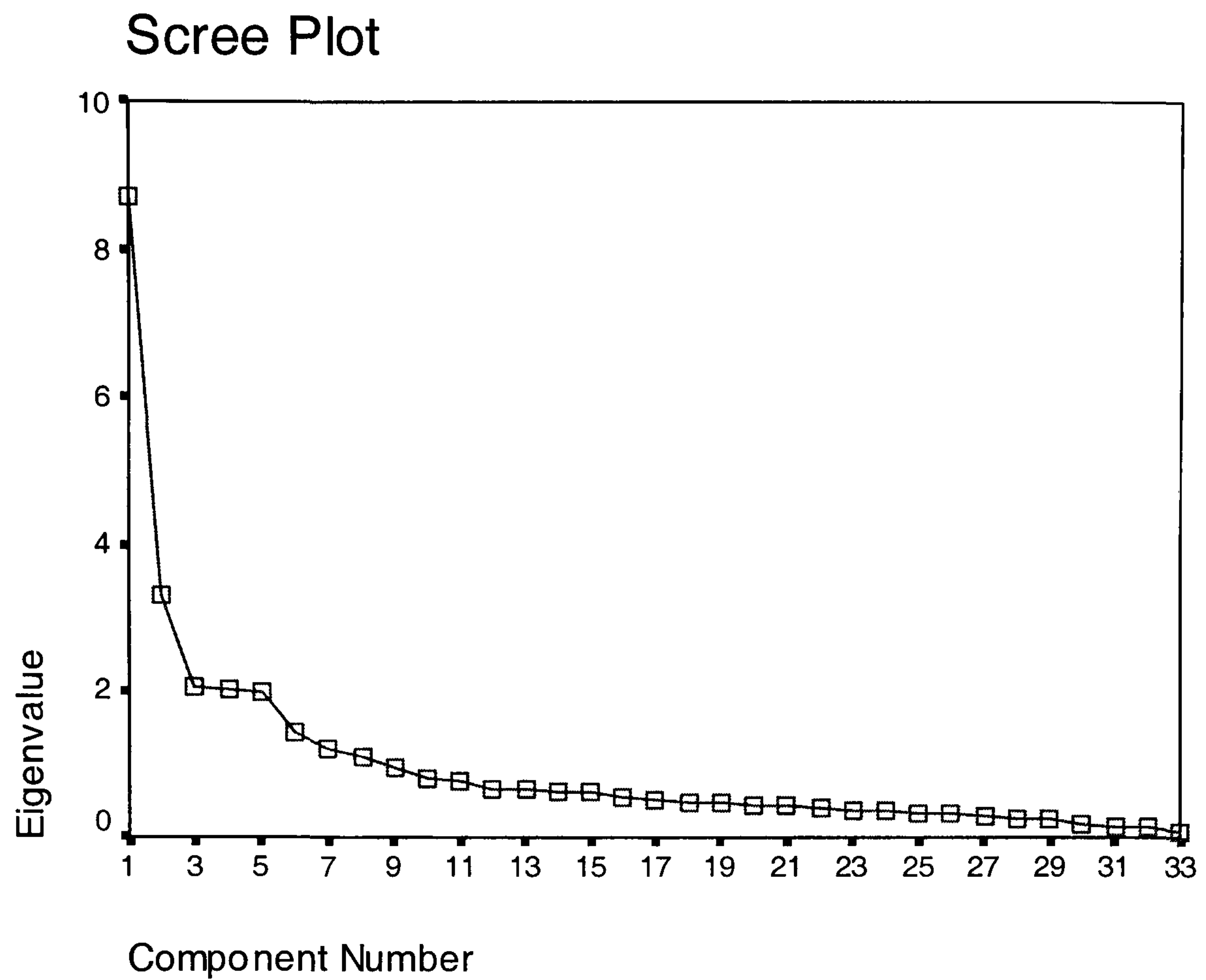


Table 5.4 presents the final iteration of the data showing the *factor analysis* pattern matrix generated from rotation of the data using *Varimax*. This is followed by Table 5.5, which presents a summary of the reliability analysis for the final *factor analysis*.

**Table 5. 4: Rotated factor analysis from ten iterations using Varimax**

	F1	F2	F3	F4	F5	F6	F7	F8
V22a Self - position in the community	.824							
V22c Self - expectations	.811							
V22d Self - successful people	.833							
V22e Self - respect	.897							
V22f Self - show success	.875							
V9a Parents' teachings		.613						
V9b Old parents		.720						
V9c Obligated to be successful		.747						
V9d Actions parents disapprove of		.723						
V9e Children obey older brothers		.722						
V9f Security from family		.574						
V20a Enjoyment from telling people			.501					
V20b Increased respect from other people			.468					
V20c Pleasure			.641					
V20d Life more comfortable			.624					
V20e Increased status			.434					
V20f Happiness			.758					
V20g Felt better			.785					
V20h Pleasure			.655					
V24c Neighbours' advice				.741				
V24d Neighbours' opinion				.693				
V24e Parents' approval				.761				
V24f Brothers / sisters involved				.688				
V12b Rely on yourself					.730			
V12d People slow you down					.682			
V12g Resist peoples' effort to control you					.798			
V12h Unique person					.727			
V11a Help (Indian) community						.847		
V11b Money to (Indian) community centre						.798		
V11c Participate in (Indian) community activities						.759		
V10b Uncle - personal problem							.867	
V10c Cousins - personal problem							.866	
V24a Friends' expectations								.550
V24b Observing friends								.684

**N.B.** The term "F" refers to factor.

**Table 5. 5: Reliability analysis of the scales from the final factor analysis**

	<b>Factor name</b>	<b>Alpha</b>	<b>Mean</b>	<b>Item-Total correlation</b>	<b>Alpha if deleted</b>
<b>F1</b>	<b>Possessions as status symbols</b>	<b>.9374</b>			
V22a	Self - position in the community		1.72	.8272	.9240
V22c	Self - expectations		1.78	.7960	.9302
V22d	Self - successful people		1.88	.8081	.9300
V22e	Self - respect		1.65	.8985	.9132
V22f	Self - show success		1.67	.8609	.9183
<b>F2</b>	<b>Immediate family values</b>	<b>.8200</b>			
V9a	Parents' teachings		3.80	.4834	.8117
V9b	Old parents		3.66	.6511	.7765
V9c	Obliged to be successful		3.56	.6215	.7834
V9d	Actions parents disapprove of		3.61	.5599	.7974
V9e	Children obey older brothers		2.90	.6272	.7821
V9f	Security from family		3.74	.5705	.7950
<b>F3</b>	<b>Materialism</b>	<b>.8409</b>			
V20a	Enjoyment from telling people		2.96	.4988	.8356
V20b	Increased respect from other people		2.01	.5562	.8270
V20c	Pleasure		3.50	.5339	.8292
V20d	Life more comfortable		3.30	.4920	.8342
V20e	Increased status		1.84	.5772	.8252
V20f	Happiness		2.70	.7201	.8040
V20g	Felt better		2.53	.7484	.8008
V20h	Pleasure		2.90	.5068	.8334
<b>F4</b>	<b>Collectivist reference groups</b>	<b>.8303</b>			
V24c	Neighbours' advice		1.58	.6053	.8136
V24d	Neighbours' opinion		1.72	.7139	.7599
V24e	Parents' approval		1.78	.7294	.7523
V24f	Brothers / sisters involved		1.98	.6201	.8120
<b>F5</b>	<b>Sense of individuality</b>	<b>.7581</b>			
V12b	Rely on yourself		2.33	.6220	.6630
V12d	People slow you down		2.81	.4995	.7313
V12g	Resist peoples' effort to control you		2.63	.5650	.6978
V12h	Unique person		2.53	.5403	.7097
<b>F6</b>	<b>Community</b>	<b>.7362</b>			
V11a	Help (Indian) community		2.96	.6194	.5803
V11b	Money to (Indian) community centre		2.81	.5565	.6575
V11c	Participate in (Indian) community activities		2.89	.5101	.7066
<b>F7</b>	<b>Extended family values</b>	<b>.7953</b>			
V10b	Uncle - personal problem		2.19	.6609	•
V10c	Cousins - personal problem		2.01	.6609	•
<b>F8</b>	<b>Friends as reference group</b>	<b>.7126</b>			
V24a	Friends' expectations		2.02	.5665	•
V24b	Observing friends		2.51	.5665	•

The initial forty variables, applicable to all three sample groups, have thus been reduced through reliability analysis to thirty-three variables within eight factors.

These factors were used to test the proposed hypotheses H0-4-6 and 8-13.

#### 5.4.3.2 Final factor analysis iteration - British Indians' acculturation

*Factor analysis* indicated three factors relating to the acculturation questions directed solely at British Indians. These factors had an *eigen value* over 1.000 and the proportion of variance explained by them is presented in Table 5.6. (It should be noted that the factor numbers allocated were for ease of reference and reflect a natural numerical order following those presented in Table 5.3).

**Table 5. 6: Final statistics - Analysis of variance**

	<b>Factor name</b>	<b>Eigen value</b>	<b>% of variance</b>	<b>Cumulative %</b>
<b>F9</b>	English language usage	2.745	39.214	39.214
<b>F10</b>	Indian media usage	1.550	22.141	61.355
<b>F11</b>	British identity	1.333	19.047	80.403

The original *scree plot* for the *acculturation* data, shown in Figure 5.2, partly supports the selection of only three factors. It should be noted, however, that as a direct consequence of the factor purification process, the number of identified factors was reduced from six to the three factors shown in Table 5.6.

**Figure 5. 2: Scree plot for British Indians' acculturation data**

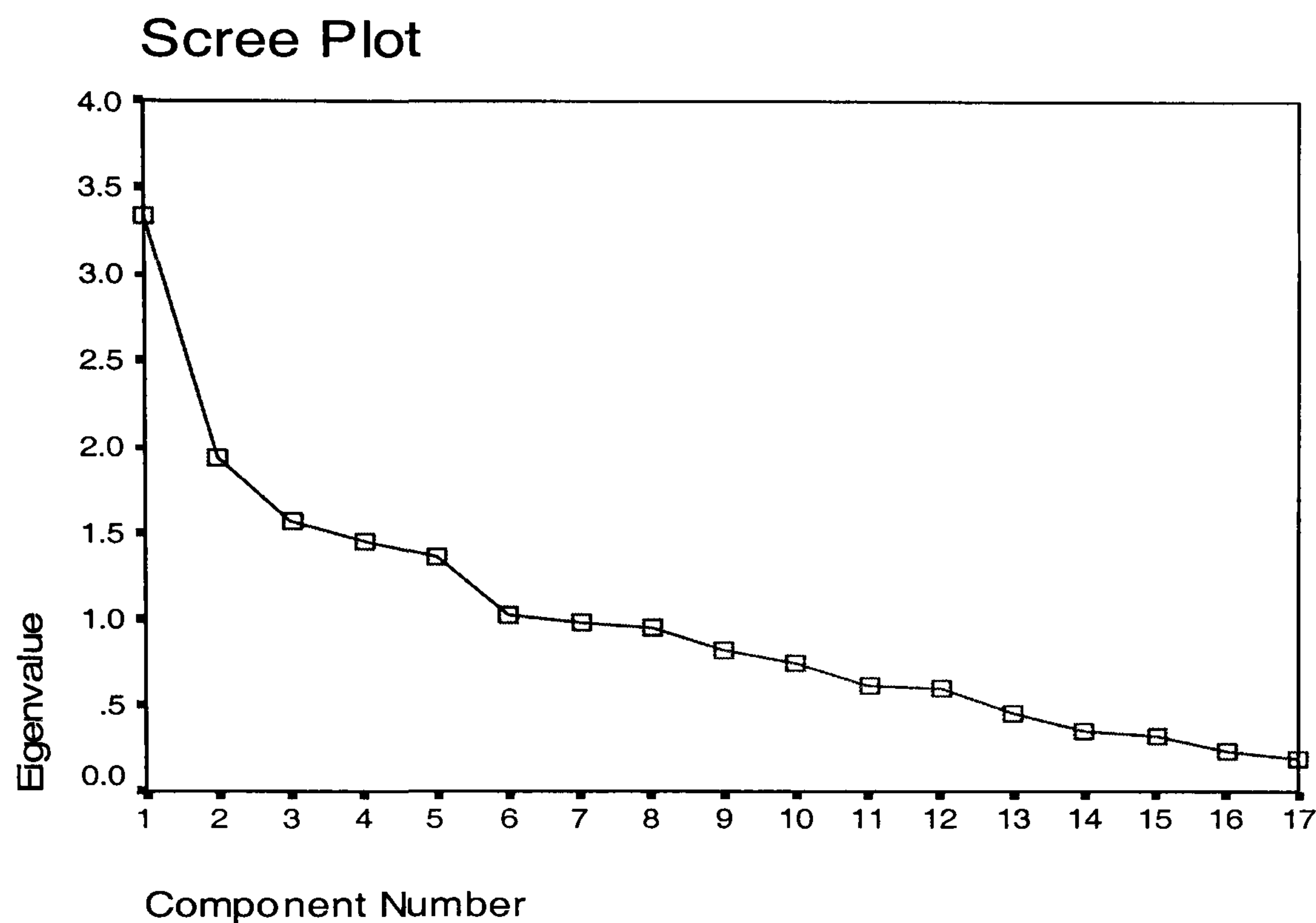


Table 5.7 presents the final iteration of the data showing the *factor analysis* pattern matrix generated from rotation of the data using *Varimax*. This is followed by Table 5.8, which presents a summary of the reliability analysis for the final three *acculturation* factors.

**Table 5. 7: Rotated factor analysis from ten iterations using Varimax**

	F9	F10	F11
V3a Speak English to friends	.904		
V3b Speak English to partner	.831		
V3c Speak English to children	.862		
V1b Watch Indian films		.931	
V1c Watch Indian television		.888	
V8b Count Britain as home			.886
V8c Think of yourself as British			.885

**Table 5. 8: Reliability analysis of the scales from the final factor analysis**

Factor	Alpha	Mean	Item-Total correlation	Alpha if deleted
<b>F9 English language usage</b>	<b>.8468</b>			
V3a Speak English to friends		1.93	.7757	.6766
V3b Speak English to partner		2.20	.6746	.7865
V3c Speak English to children		1.86	.6943	.7301
<b>F10 Indian media usage</b>	<b>.8540</b>			
V1b Watch Indian films		2.51	.7465	•
V1c Watch Indian television		2.38	.7465	•
<b>F11 British identity</b>	<b>.6944</b>			
V8b Count Britain as home		4.25	.5354	•
V8c Think of yourself as British		3.65	.5354	•

The proposed *acculturation* hypotheses H0-1-3 were tested using these three factors, consisting of seven variables.

## 5.5 Comparison with the earlier typology and the hypothesised schema

The overall creation of eleven factors through *factor analysis* and subsequent *Cronbach alpha test* appears to be consistent with the suggested inferences made in Chapters One and Two. This is evident from the variables that constitute the factors. For example Factor 3 (“*Materialism*”) measured specific aspects of materialism identified in the literature review. However, the extent to which these factors and the research instrument further knowledge beyond these cultural and consumer behaviour typologies warrants further discussion.

A substantial problem facing this research was the apparent lack of relevant literature discussing the role of *acculturation*, consumer behaviour and culture for Indians domiciled in the UK. Previous research was used to draw out aspects of

interest and attempts were then made to find evidence to support these inferred links. Where literature was unavailable, the researcher had to assume relationships between the variables. These assumptions were based upon the preliminary qualitative research conducted in the early stages of this thesis (see Chapter Four). The instrument used was drawn then from an eclectic combination of research fields and tailored so that it was suitable to test the research hypotheses. The proposed factors appear then to be consistent in selecting variables that were drawn from the same scale on the research tool.

#### **5.5.1. Factor 1: “Possessions as status symbols”**

Factor 1 consists of five variables (V22a, c, d, e and f) that measured whether respondents purchased their brown good to enhance their family and individual social standing and status. These five variables lend themselves to the factor being titled “*Possessions as status symbols*”. The factor draws upon several areas of the literature. Chapter One identified that individuals can be categorised according to whether they are motivated by their *collective*, *private* or *public self* (Greenwald and Breckler, 1984; Greenwald and Pratkanis, 1984). The categorisation method used draws upon previous comments that the *collective self* is motivated “to gain a favourable evaluation from a reference group” (Yamaguchi et al., 1995, p. 659). This premise then draws upon the assumption that Indians believe their brown good purchase will be perceived by external parties as enhancing their family and individual status. Factor 1 therefore measures whether *collectivist* values of self-image may be linked to product ownership.



### **5.5.2. Factor 2: “Immediate family values”**

The six variables (V9a, b, c, d, e and f) that constitute this factor measured attitudinal values regarding children, parents and siblings, i.e. the immediate family. The factor label chosen therefore was a logical one. This factor draws upon the premise that Indian *collectivist* cultural values are “organised around the primacy of the therapeutic in the sense that Indians seem to emphasise protection and caring in their social relations” (Kakar, 1982, p. 272). Subsequently, *collectivist* individual behaviour manifests itself through loyalty to the immediate family unit. The retention of all six variables suggested that this factor measured *collectivist* family traits.

### **5.5.3 Factor 3: “Materialism”**

Factor 3 consists of eight variables (V20a - h), which drew upon variables from previously published materialism scales. The nature of these variables and their retention within this factor lend themselves to the label “*Materialism*”. The variables used measured respondents’ emotions and interaction with their brown good purchase.

### **5.5.4 Factor 4: “Collectivist reference groups”**

The roles of the immediate family and neighbours as a reference group in the buying process of a brown good were measured by four variables (V24c - f) within this factor. The specific natures of these variables and their importance within *collectivism* lend themselves to the factor label chosen. As the links between

*collectivist* reference groups and consumer behaviour / culture have received little attention in the literature, this aspect of the analysis may make further our understanding of this field of research.

#### **5.5.5 Factor 5: “Sense of individuality”**

This factor was titled “*Sense of individuality*” since the four variables (V12b, d, g, and h) measured the extent to which the respondents perceived themselves as belonging to a group or as an individual entity. A respondent’s identification with the latter would typify *collectivist* behaviour while the former would be associated with *individualistic* behaviour.

#### **5.5.6 Factor 6: “Community”**

Factor 6 consists of three variables (V11a - c) that specifically measured respondents’ attitudes towards their community, lending themselves to the factor’s label.

#### **5.5.7 Factor 7: “Extended family values”**

Two variables (V10b and c) that measured respondents’ interaction with their extended family constituted Factor 7. The choice of factor label considering these variables therefore was a logical one. Although Sinha (1979) and Sinha and Verma (1987) have questioned the extended family’s relevance to Asian Indians, the extended family is still an important aspect of *collectivist* values. This factor was

used to measure whether increasingly *individualistic* values were reducing the extended family's influence on respondents' consumer behaviour.

#### **5.5.8 Factor 8: "Friends as reference group"**

The two variables (V24a - b) that constitute this factor and hence provide the label, measured the role of friends as a reference group. The underlying assumption of this factor is two-fold: first, *individualistic* cultural values encourage lower emotional attachments to the family unit and compensate for this through friendship groups. Secondly, as Triandis, McCusker and Hui (1990) suggested, friendship groups have significant power and influence in *collectivist* societies. Their association with the other factors will determine the role and importance of friendship groups within the cultural and buying processes.

#### **5.5.9 Factor 9: "English language usage"**

Factor 9's label arose from its three constituent variables (V3a - c) that measured respondents' use of the English language. This factor draws upon research posited by the Sapir-Whorf hypothesis regarding the relationship between language and behaviour (Farb, 1974).

#### **5.5.10 Factor 10: "Indian media usage"**

The extent to which British Indians' *acculturation* is determined by Indian-based film and television was measured by the two variables (V11b and c) that constitute this factor. This factor indirectly replicates previous research into the use of media

as an *acculturation* agent among Indian immigrants (Khairullah et al., 1996; Shah, 1991).

#### **5.5.11 Factor 11: “British identity”**

The label “*British identity*” was chosen as the two variables (V8b and c) within this factor measured the extent to which British Indians perceive themselves as British. Jun, Ball and Gentry (1993) identified a relationship between a sense of national identity and cultural behaviours. This factor was used to assess whether British Indians’ sense of national identity affected their cultural behaviours and values.

### **5.6 Validity of the measurement**

The final eleven factors have been identified as complimenting cultural and consumer behaviour typology of their respective areas. Through the reliability analysis, the factors were refined until they satisfied reliability requirements requiring alpha scores to be at least .60 and preferably .70 (Churchill, 1979; Nunnally, 1978). The last test conducted measured the validity of the factors to assess whether they were indeed valid measures of the interactions between culture and consumer behaviour. As discussed in Chapter Three, two validity tests were conducted: *construct* and *pragmatic validity*.

#### **5.6.1 Construct validity**

The *Bartlett Test of Sphericity* produced a statistical significance level of .000 for both sets of data. The *Kaiser-Meyer-Olkin Measure of Sampling Adequacy* test

produced a score of 85.7% for all three groups and 65.4% for British Indians on the *acculturation* scale. These figures suggested that the instrument design was stable and accurately reflected the nature of the research domain. It can be concluded that *construct validity* requirements have been met.

## 5.6.2 Pragmatic validity test

### 5.6.2.1 Pragmatic validity test - All three sample groups

The eight factors, applicable to all three sample groups, were tested for *pragmatic validity* using *Pearson's correlation coefficient*. It would be expected that statistically significant correlations would exist between all eight factors to identify the association between the cultural values and consumer behaviours identified in Chapters One and Two. If correlations between the factors were not evident, then the research tool may lack *pragmatic validity*. To assess *pragmatic validity*, the correlation scores for the eight factors were assessed against each other. A high number of significant correlations would indicate that *pragmatic validity* had been achieved.

The results of these factor correlations are presented in Table 5.9, which indicated a number of significant correlations suggesting that *pragmatic validity* had been achieved. For example, Factor 1 (“*Possessions as status symbols*”) is significantly correlated with Factors 2 (“*Immediate family values*”), 3 (“*Materialism*”), 4 (“*Collectivist reference groups*”) and 7 (“*Friends as a reference group*”). These correlations can be identified with the consumer and cultural behaviours identified in the literature review. However, the correlations between the eight factors in Table

5.9 were achieved through the combined data sets for all three sample groups. Since this represents a culmination of all the groups' data, no distinction has been made for cultural and ethnic differences between the three sample groups. It would not be correct to claim *pragmatic validity* until the same test has been replicated on the individual groups' data. *Pragmatic validity* would then be achieved if a majority of the factors were significantly correlated. The factor correlations for the individual groups follow Table 5.9 and are shown in Tables 5.10 - 5.12:

**Table 5.9: Factor correlations - all groups**

		Possessions as status symbols	Immediate family values	Materialism	Collectivist ref. groups	Indiv. identity	Community	Ext. family	Friends - reference group
<b>Possessions as status symbols</b>	Pearson correlation	1							
	Sig, (2 tailed)	.							
<b>Immediate family values</b>	Pearson correlation	.251*	1						
	Sig, (2 tailed)	.000	.						
<b>Materialism</b>	Pearson correlation	.529*	.409*	1					
	Sig, (2 tailed)	.000	.000	.					
<b>Collectivist ref. groups</b>	Pearson correlation	.529*	.371*	.453*	1				
	Sig, (2 tailed)	.000	.000	.000	.				
<b>Indiv. identity</b>	Pearson correlation	.124	.242*	.252*	.363*	1			
	Sig, (2 tailed)	.010	.000	.000	.000	.			
<b>Community</b>	Pearson correlation	.014	.135*	.760	.076	.038	1		
	Sig, (2 tailed)	.769	.000	.118	.118	.422	.		
<b>Ext. family</b>	Pearson correlation	.080	.322*	.121**	.158**	.151**	.154*	1	
	Sig, (2 tailed)	.097	.000	.012	.001	.002	.001	.	
<b>Friends - reference group</b>	Pearson correlation	.520*	.271*	.436*	.505	.188*	.075	.130	1
	Sig, (2 tailed)	.000	.000	.000	.000	.000	.124	.007	.

\* Significant at .001, \*\* significant at .05

**Table 5.10: Factor correlations - Asian Indians**

		Possessions as status symbols	Immediate family values	Materialism	Collectivist ref. groups	Indiv. identity	Community	Ext. family	Friends - reference group
<b>Possessions as status symbols</b>	Pearson correlation	1							
	Sig, (2 tailed)								
<b>Immediate family values</b>	Pearson correlation	.053	1						
	Sig, (2 tailed)	.647							
<b>Materialism</b>	Pearson correlation	.435*	.345**	1					
	Sig, (2 tailed)	.000	.002						
<b>Collectivist ref. groups</b>	Pearson correlation	.248**	.484*	.185	1				
	Sig, (2 tailed)	.029	.000	.108					
<b>Indiv. identity</b>	Pearson correlation	.150	.179	.230**	.223	1			
	Sig, (2 tailed)	.194	.119	.044	.051				
<b>Community</b>	Pearson correlation	-.067	-.094	.154	-.074	.012	1		
	Sig, (2 tailed)	.562	.416	.181	.520	.916			
<b>Ext. family</b>	Pearson correlation	.086	.060	-.064	.357*	-.070	.052	1	
	Sig, (2 tailed)	.459	.604	.581	.001	.545	.652		
<b>Friends - reference group</b>	Pearson correlation	.391*	.059	.386*	.177	.121	.010	.147	1
	Sig, (2 tailed)	.001	.612	.001	.129	.303	.933	.209	

\* Significant at .001, \*\* significant at .05



**Table 5.11: Factor correlations - British Caucasians**

	Possessions as status symbols	Immediate family values	Materialism	Collectivist ref. groups	Indiv. identity	Community	Ext. family	Friends - reference group
<b>Possessions as status symbols</b>	Pearson correlation Sig, (2 tailed)	1						
<b>Immediate family values</b>	Pearson correlation Sig, (2 tailed)	.323*	1					
<b>Materialism</b>	Pearson correlation Sig, (2 tailed)	.436 .000*	.340* .000	1				
<b>Collectivist ref. groups</b>	Pearson correlation Sig, (2 tailed)	.616*	.335*	.351*	1			
<b>Indiv. identity</b>	Pearson correlation Sig, (2 tailed)	.007 .922	-.037 .629	.077 .313	.037 .628	1		
<b>Community</b>	Pearson correlation Sig, (2 tailed)	.096 .206	.033 .668	.053 .487	.053 .485	.225** .003	1	
<b>Ext. family</b>	Pearson correlation Sig, (2 tailed)	.058 .448	.286* .000	.176** .020	.042 .581	.062 .418	.100 .191	1
<b>Friends - reference group</b>	Pearson correlation Sig, (2 tailed)	.560*	.324*	.358*	.516*	-.060	.120 .108	1 1

\* Significant at .001, \*\* significant at .05

**Table 5.12: Factor correlations - British Indians**

	Possessions as status symbols	Immediate family values	Materialism	Collectivist ref. groups	Indiv. identity	Community	Ext. family	Friends - reference group
<b>Possessions as status symbols</b>	Pearson correlation Sig, (2 tailed)	1 .						
<b>Immediate family values</b>	Pearson correlation Sig, (2 tailed)	.161** .032	1 .					
<b>Materialism</b>	Pearson correlation Sig, (2 tailed)	.556** .000	.119 .115	1 .				
<b>Collectivist ref. groups</b>	Pearson correlation Sig, (2 tailed)	.436 .000	.085 .260	.300* .000	1 .			
<b>Indiv. identity</b>	Pearson correlation Sig, (2 tailed)	-.160** .034	-.132 .079	-.236** .002	-.049 .518	1 .		
<b>Community</b>	Pearson correlation Sig, (2 tailed)	-.048 .530	.204 .007	-.020 .792	.099 .189	.002 .982	1 .	
<b>Ext. family</b>	Pearson correlation Sig, (2 tailed)	.061 .422	.205 .006	.056 .460	.098 .197	.102 .179	.195 .009	1 .
<b>Friends - reference group</b>	Pearson correlation Sig, (2 tailed)	.477* .000	.017 .825	.332* .000	.429* .000	-.029 .697	.008 .919	.074 .330

\* Significant at .001, \*\* significant at .05

The Asian Indian sample group results in Table 5.10 indicate significant correlations between the factors. Factors 1 (“*Possessions as status symbols*”), 2 (“*Immediate family values*”), 3 (“*Materialism*”), 4 (“*Collectivist reference groups*”) and 8 (“*Friends as a reference group*”) appear to be correlated. These correlations can be identified with the *collectivist* values manifesting themselves through a need for external approval from others. However, Factors 6 (“*Community*”) and 7 (“*Extended family*”) have few correlations. It would appear that *pragmatic validity* might have only been partially achieved.

The factor correlations for British Caucasians are given in Table 5.11. Unlike the Asian Indians, the significant correlations do not lend themselves to the identification of culturally induced relationships. Only Factor 1 (“*Possessions as status symbols*”) had a large number of significant correlations with Factors 2 (“*Immediate family values*”), 3 (“*Materialism*”), 4 (“*Collectivist reference groups*”) and 8 (“*Friends as a reference group*”) inferring underlying relationships. This suggests that British Caucasians might be using possessions as status enhancers from a *collectivist* cultural perspective. This would not be entirely in keeping with their proposed behaviour identified from the literature review. Once again *pragmatic validity* only appears to have been partly achieved.

For the British Indian sample group (Table 5.12) there are few significant factor correlations. Only Factor 1 (“*Possessions as status symbols*”) is significantly correlated with a considerable number of factors, i.e. Factors 2 (“*Immediate family values*”), 3 (“*Materialism*”) and 4 (“*Collectivist reference groups*”). Like the other groups this infers that *pragmatic validity* may have only been partially achieved.

The individual sample group correlations raise questions about whether the data gathered lacked *pragmatic validity*. Chapter Four indicated that the research tool was intentionally biased to measure Asian Indian cultural values. It would therefore be expected that factor correlations for the Asian Indian sample group might be more significant than the others. Table 5.10, however, indicates only a small number of significant correlations. Considering further the other two sample groups' scores and their lack of significant correlations, then *pragmatic validity* appears to only have been partially achieved. Potential explanations for lack of *pragmatic validity* can be attributed to brown goods and the respondents' socio-economic status. Brown goods, due to their widespread availability, may not warrant the culturally induced consumer behaviours that this research is attempting to measure. Furthermore, the sample groups used are from a high socio-economic group where brown goods may not be perceived as a luxury but as a necessity product, which again does not warrant the culturally induced consumer behaviours.

#### 5.6.2.2 Pragmatic validity test - British Indians' acculturation

Table 5.13 presents the remaining correlation test refers to the *pragmatic validity* of the *acculturation* factors, derived from the acculturation data collected from British Indians.

**Table 5. 13: Pragmatic validity test for acculturation factors**

	English language usage	British identity	Indian media usage
English language usage	1.000		
British identity	-.147**	1.000	
Indian media usage	.430**	-.065	1.000

\*\* Significant at the 0.05 level

The correlation results in Table 5.13 indicate a number of significant correlations between the *acculturation* factors. This suggests that *pragmatic validity* has been achieved for these factors.

## 5.7 Chapter summary

A total of 425 questionnaire responses were submitted to *factor analysis* using the *Principal Components Method* and rotated using *Varimax*. Twelve factors applicable for all three sample groups were produced from the initial *factor analysis* and a further five *acculturation* factors. *Cronbach alpha* analysis retained eight factors applicable to all three sample groups while reducing the *acculturation* factors from six to three. These factors are presented in Table 5.14:

**Table 5. 14: Factors to be submitted to statistical analysis**

	Factor	Factor name
<u>All three sample groups</u>	1	Possessions as status symbols
	2	Immediate family values
	3	Materialism
	4	Collectivist reference groups
	5	Sense of individuality
	6	Community
	7	Extended family values
	8	Friends as a reference group
<u>British Indian - Acculturation</u>	9	English language usage
	10	Indian media usage
	11	British identity

Two validity tests were conducted on the data: *construct* and *pragmatic validity*. *Construct validity* tests using *Kaiser-Meyer-Olkin Measure of Sampling Adequacy test* and the *Bartlett Test of Sphericity* indicated the data were suitable for *factor*

*analysis*. The eleven factors were then tested for *pragmatic validity* using *Pearson's correlation coefficient* analysis. A majority of significant factor correlations would indicate that *pragmatic validity* had been achieved. Statistical analysis using all three groups' cumulative data suggested that *pragmatic validity* had been achieved. Individual analysis on the groups' data, however, indicated a small but diverse range of factors that were significantly correlated. It was concluded that *pragmatic validity* had only been partly achieved when the data were considered on an individual sample group basis. The implications of this are discussed in Chapter Seven.

The eleven factors and their respective hypotheses were then submitted to further statistical analysis discussed in Chapter Six.

## **Chapter Six: Findings**

*“The fact that an opinion has been widely held is no evidence whatever that it is not entirely absurd; indeed, in view of the silliness of the majority of mankind, a widespread belief is more likely to be foolish than sensible.”*

**Bertrand Russell**<sup>14</sup>

### **6.1 Introduction**

Chapter Five indicated that the data satisfied reliability and validity criteria. *Factor analysis* identified eight factors applicable to all three groups with a further three factors measuring *acculturation* applicable to British Indians. The output of the *factor analysis* was submitted to statistical analysis and this chapter presents the results.

The purpose of this chapter is to test the hypotheses identified through the literature review. Subsequent discussion will explain the acceptance or rejection of the null hypotheses. Chapter Seven will then present an overall discussion of the underlying relationships between the factors and their relevance to the British Indian sample group. Chapter Six consists of two sections: the first section presents and discusses the *multinomial logistical regression model* (MLM). This includes an overview of the proposed regression model followed by a discussion of whether the factor scores were significantly affected by different product expenditure levels. The eight identified factors that constitute the MLM are then tested for significant differences

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<sup>14</sup> Cited from “*Strategy of the Dolphin*”, by Lynch, D. and Kordis, P. L., (1990).

between the comparative groups (British Indians and British Caucasians) to the categorical group (Asian Indians) at the significance level of  $p < .05$ .

The second section presents the statistical analysis of the *acculturation* data for British Indians. As Chapter Three explained, the *acculturation* effects on the British Indian factor scores were measured using *Pearson's correlation* analysis. The results and implications of the *acculturation* analysis are then discussed.

The discussion throughout this Chapter will be punctuated with respondent comments, which help explain the findings.

## 6.2 Model fitting information

Eight factors, identified through *factor analysis*, were submitted to *multinomial logistical regression*. Chapter Three identified that Asian Indians would be used as the categorical group in the MLM, with both British sample groups representing the comparative groups. Using the regression coefficient for each factor, an MLM can then be proposed. A negative coefficient would indicate that a group is less likely to demonstrate the behaviour highlighted in the factor. This model therefore serves two purposes: first, it indicated the relationship between the factors for each group. Secondly, the model indicated the level of significance for each factor between the comparative groups and the categorical group. The results are presented in Table 6.1.

The proposed MLM in Table 6.1 does not calculate a regression model for Asian Indians. This arises since *multinomial logistical regression* uses the Asian Indian



sample group as the categorical group from which comparisons with the comparative groups (British Indians and British Caucasians) are made. Consequently, the MLM calculated represents the differences between the comparative groups (British Indians and British Caucasians) and the categorical group (Asian Indians). Norusis (1999) states that an MLM could be calculated for Asian Indians by changing which sample group constitutes the categorical group. By replacing Asian Indians with British Indians as the categorical group, the second MLM model shown in Table 6.1 for Asian Indians was achieved. (It is worth noting that the Asian Indians' MLM is exactly opposite to that of the British Indians' MLM, achieved when the Asian Indians were the categorical group. This occurs because the difference between the Asian and British Indians remains the same, i.e. no change has occurred in their scores. The change in the regression coefficient scores from negative to positive simply reflects the difference between the two groups arising from the change in the categorical group).

**Table 6. 1: Multinomial logistical regression models results**

<b>Categorical group</b>								
<b>Asian Indians</b>								
	<b>F1</b>	<b>F2</b>	<b>F3</b>	<b>F4</b>	<b>F5</b>	<b>F6</b>	<b>F7</b>	<b>F8</b>
<b>B. C.</b>	+ .618	- 2.089*	- .925**	- 3.157*	- .921**	- .184	- .418	- .838**
<b>B. I.</b>	+ .209	- 4.23E-02	- .972**	- 2.962*	- 1.002*	+ .226	- .325	- .633
<b>British Indians</b>								
<b>A. I.</b>	- .209	+ 4.23E-02	+ .972**	+ 2.962*	+ 1.002*	- .226	+ .325	+ .633

## **Key:**

- B.C.: British Caucasian group
- B. I.: British Indian group
- A. I.: Asian Indian group
- \*: Significant at  $p < .001$
- \*\* : Significant at  $p < .05$
- F1: Factor 1 - Possessions as status symbols
- F2: Factor 2 - Immediate family
- F3: Factor 3 - Materialism
- F4: Factor 4 - Collectivist reference groups
- F5: Factor 5 - Sense of individuality
- F6: Factor 6 - Sense of community
- F7: Factor 7 - Extended family values
- F8: Factor 8 - Friends as a reference group

**N.B.** The use of “E” in the table indicates a result that is below the stated decimal range of the table. For example in Table 6.1, British Indians’ score for Factor 2 produced a regression score of - 4.23E-02, which indicates the original result was 0.00423. The term “E” will be used throughout this chapter.

The accuracy of the MLM can be measured by the proportion of the variance in the dependent variable explained by the independent variables. This is calculated by the use of a pseudo  $R^2$  measure. (Refer to Chapter Three, section 3.4.3.2 for further information). Using the Nagelkerke  $R^2$  calculation, a Pseudo  $R^2$  result of .710 was achieved. This indicated that the MLM explained 71% of the data variance between the sample groups. This result suggests that the MLM model is an accurate representation of the inter-relationships between the factor scores.

Table 6.2 presents the *likelihood ratio test* scores indicating whether factor removal would have had a significant effect on the regression model. (Further details of the *likelihood ratio test* are provided in Chapter Three, Section 3.4.3.2). A second column “Sig. Factor” indicated whether the individual factor differences were significant when British Caucasians and British Indians were compared to Asian Indians.

**Table 6. 2: Likelihood ratio test**

	<b>Factor</b>	<b>-2 Log Likelihood of Reduced model</b>	<b>Chi- Square</b>	<b>Sig.</b>	<b>Sig. factor</b>
1	Possessions as status symbols	472.955	4.181	.124	No
2	Immediate family values	564.814	96.041	.000*	Yes
3	Materialism	474.555	5.782	.056	Yes
4	Collectivist reference groups	586.630	117.857	.000*	Yes
5	Respondents' sense of individuality	477.034	8.531	.014**	Yes
6	Community	473.531	4.758	.093	No
7	Extended family values	469.439	.665	.717	No
8	Friends as a reference group	474.785	6.011	.050**	Yes

\* Significant at .001, \*\* significant at .05

Table 6.2 indicates that the removal of Factors 1 (“*Possessions as status symbols*”), 6 (“*Community*”) and 7 (“*Extended family values*”) from the regression model would not have had a significant effect ( $p < .05$ ). These factors, however, were retained in the final model to indicate their inter-relationship with the significant factors. The literature review indicates that Factor 1 (“*Possessions as status symbols*”) is intrinsically linked to consumer and cultural behaviours measured by Factors 2 - 7. As a result of these linkages, this factor will be discussed further in the following section. Factor 6 (“*Community*”) and 7 (“*Extended family*”) will not be discussed further as neither was significantly different among the sample groups. Furthermore, the *likelihood ratio test* in Table 6.2 indicates that their removal from the final model would not have had a significant effect on the MLM. The following null hypotheses can therefore be accepted and the respective alternative hypotheses rejected.

**H0-6:** There will be no significant difference in the attitudes of Asian Indians, British Indians and British Caucasians towards the extended family.

**H0-8:** Asian Indians, British Indians and British Caucasians will be similar in attitudes towards their community.

There are various reasons for accepting the null hypotheses H0-6 and H0-8. The decline of the extended family has been noted among all three sample groups (Ballard, 1982; Gudykunst et al., 1992; Sinha, 1979; Sinha and Verma, 1987; Triandis et al., 1986). The extended family's influence and role in respondents' societal and buying behaviour, within a cultural context, may therefore be minimal. For all sample groups the factor mean scores for community indicate a sense of community allegiance (community mean scores were: Asian Indians 2.96, British Indians 2.93 and British Caucasians 2.81, out of a maximum score of 4). The decline in a sense of community perceived by the literature review is not therefore evident among the three sample groups. What is surprising is that the British Indians' factor score was not significantly different from the other sample groups, even though the questions used in their research tool specifically related to the British Indian community. One explanation is that the British Indian sample group does not feel the need to demonstrate a strong sense of allegiance to their community.

### **6.3 Expenditure**

**H0-9:** Increasing expenditure levels will not significantly affect the consumer behaviour indicated in hypotheses H0-10, 11, 12 and 13.

**H1-9:** Increasing expenditure levels will significantly affect the consumer behaviour indicated in hypotheses H0-10, 11, 12 and 13.

It is important to assess whether expenditure levels affect the purchase behaviour shown by Factors 1 (*“Possessions as status symbols”*), 3 (*“Materialism”*), 4 (*“Collectivist reference groups”*) and 8 (*“Friends as a reference group”*). Chapter Two suggested that expenditure levels might affect respondents’ perception of whether a product is a luxury, which may then impact upon the consumer behaviour results. Factors 1, 3, 4 and 8 were submitted to *Pearson’s correlation coefficient* to assess whether expenditure levels significantly affected the factor results. The results show that British Caucasians and British Indians had a significant positive correlation between expenditure and Factor 3 (*“Materialism”*) ( $p < .05$  and  $p < .01$  respectively). For British Indians there was also a significant positive correlation between expenditure and Factor 8 (*“Friends as a reference group”*) ( $p < .05$ ). However, for Asian Indians there were no significant correlations between expenditure and the factor scores. Considering the low number of significant correlations the null hypothesis could not be rejected.

### **6.3.1 Discussion - The impact of expenditure on factor scores**

The acceptance of the null hypothesis H0-9 infers that respondents may perceive their brown good as a *privately consumed necessity*. Evidence for this is provided by the lack of significant correlations between the variables that constitute the consumer behaviour Factors 1 (*“Possessions as status symbols”*), 3 (*“Materialism”*), 4 (*“Collectivist reference groups”*) and 8 (*“Friends as a reference group”*) and expenditure levels. Chapter Two suggested that *necessity products* did not warrant the same extensive consideration of cost and respondents’ time and effort in the buying process compared to a *luxury product*. As a result, the opportunity to

demonstrate culturally determined categorical systems might not be evident. This observation is supported by a number of British Caucasian respondents' comments. One commented "Please could you tell me why you are interested in an electronic good and not some luxury good like a car, which, I imagine would warrant the attention that your research is trying to identify?" Another British Caucasian noted, "Many electronic products are now commodities and are bought without much consideration."

This raises the question of whether a different category of products should have been chosen. While it is possible that different, more luxurious products might have revealed greater cultural differences in consumer behaviour, they may have led to *construct equivalence* difficulties, such as those described in Chapter Three.

#### **6.4 Factor results**

This section discusses selected factors within the MLM, i.e. Factors 1 - 5 and 8. Two sets of figures are presented for each factor: descriptive and multinomial results. The descriptive results consist of each sample group's mean score (between a range of 1 - 5) and standard deviation. A mean score above 2.5 would indicate the sample group's agreement with the variables that constitute the factor. For example, Factor 1 ("*Possessions as status symbols*") might produce a mean score of 3.4 for Asian Indians, compared to 1.6 for both British sample groups. These mean scores would imply that Asian Indians were more likely to view their brown good purchase as status enhancing, in contrast to both the British sample groups.

#### 6.4.1 Factor 1 - “Possessions as status symbols”

**H0-11:** There will be no significant difference in how Asian Indians, British Indians and British Caucasians use possessions as status symbols.

**H1-11a:** Asian Indians and British Indians will be significantly more likely to use possessions as status symbols than British Caucasians.

**H1-11b:** British Indians and British Caucasians will be significantly less likely to use possessions as status symbols than Asian Indians.

##### 6.4.1.1 Key findings

**Table 6. 3: Descriptive statistics**

	Mean	S.D.	B	Sig.	95% C.I for Exp(B)	
					Lower	Upper
<b>British Caucasians</b>	1.65	.721	.618	.146	.806	4.275
<b>British Indians</b>	1.67	.818	.209	.599	.565	2.689
<b>Asian Indians</b>	2.15	.936	-	-	-	-

Low factor mean scores for all three sample groups suggests that they do not perceive the purchase as status enhancing.

The positive regression coefficient (B) scores for British Caucasians and British Indians of .618 and .209 respectively, indicate that the odds of both British sample groups being similar to Asian Indians, regarding this factor, increased with every

one unit increment. This observation is supported by both British sample groups' parameter estimate boundary ranges, which included 1 and indicate that neither sample group could be considered a separate group from Asian Indians. The non-statistically significant scores of .146 and .599 respectively for British Caucasians and British Indians reflected this similarity between sample groups. The null hypothesis therefore could not be rejected.

#### 6.4.1.2 Discussion - Are possessions being used as status symbols?

The rejection of the alternative hypothesis suggests that none of the sample groups was more likely than others to perceive their purchase as status enhancing. This finding differs from previous research on Indians (Joy and Dholakia, 1991; Mehta and Belk, 1991) and Britain (Dittmar et al., 1989). This has important implications in this research as Factor 1 ("*Possessions as status symbols*") represented a key construct in the relationship between culture and consumer behaviour.

Bearden and Etzel (1982) argue that *privately consumed necessities* do not warrant extensive time and effort in the buying process. This may be evident in the lack of significant differences and mean scores above 2.5 for Factor 1 ("*Possessions as status symbols*"). The very nature of brown goods may only satisfy *utilitarian* needs and therefore lack the exclusivity to enhance the respondent's sense of status. It is possible that the high socio-economic status of the respondents exacerbated this point. This view seems to be supported by a number of comments made by respondents. For example one British Indian respondent commented that the impression that "Indians as a group like to associate possession of products as a sign of success is misleading". Another British Indian respondent also commented that



the questions “are very much biased towards status and high dependency on family at the expense of own decision-making. I am sure you will find that your respondents will display an independent approach to running their lives.”

The respondents’ sense of individuality regarding possessions as status enhancers was also evident from British Caucasian comments. One respondent noted that he was “independent and very uninterested by other peoples’ opinions of me”. Another respondent added “Other peoples’ opinions are irrelevant ... one certainly does not buy to impress.”

The historical experience of British Indians must also be considered. Table 4.6 indicates that 72% of the British Indian respondents were of African origin. One reason for the ejection of African Indians from Africa was their perceived wealth. It is even possible then that British Indians may deliberately dissociate themselves from products that emphasise status or wealth for fear of a negative response from British Caucasians.

Finally, the extent that Indian friends affected the British Indian sample group score is of interest here. Section 6.4.2 identified that British Indian friends were significantly correlated with possessions being perceived as status symbols. This finding suggests that those British Indians sampled, whose friends are predominately British Indians, may be demonstrating the *collective* and *public self* behaviours suggested by Chapters One and Two.

## 6.4.2 Factor 2 - “Immediate family values”

**H0-5:** There will be no significant difference in the attitudes of Asian Indians, British Indians and British Caucasians towards the immediate family.

**H1-5a:** British Indian and Asian Indian attitudes towards the immediate family will be significantly more collectivist than British Caucasians.

**H1-5b:** British Indian and British Caucasian attitudes towards the immediate family will be significantly more individualistic than Asian Indians.

### 6.4.2.1 Key findings

**Table 6. 4: Descriptive statistics**

	Mean	S.D.	B	Sig.	95% C.I for Exp(B)	
					Lower	Upper
<b>British Caucasians</b>	3.03	.598	- 2.089	.000*	4.46E-02	.344
<b>British Indians</b>	3.79	.619	- 4.23E-02	.930	.367	2.500
<b>Asian Indians</b>	4.18	.537	-	-	-	-

\* Significant at .001

The descriptive statistics factor mean scores were above 2.5, which indicated that all three sample groups appeared to hold a sense of allegiance to the immediate family unit.

The regression coefficient (B) scores for British Caucasians and British Indians were - 2.089 and - 4.23E-02 respectively, indicating a lower sense of *collectivist* family

orientation than for Asian Indians. The parameter estimates boundary range for British Indians was .367 to 2.500 included 1, indicating similarity between the two Indian sample groups. The British Caucasian boundary range of - 4.46E-02 to .344, however, indicated that attitudes to their immediate family were quite distinct from those of Asian Indians. Furthermore, the British Caucasian score was significant at .000, while the British Indian score was not. The null hypothesis was therefore rejected and the alternative hypothesis H1-5a accepted.

#### 6.4.2.2 Discussion - Immediate family value differences

Asian and British Indians' attitudes towards their immediate family were significantly similar. This finding supports previous findings that identified the family as a dominant concern for most Indians (Mandelbaum, 1970; Sinha, 1969). The scores were also consistent with the characteristics of *collectivist* cultural values where connectedness, mutual deference and social interdependence are encouraged (Hofstede, 1980; Tafarodi and Swann Jr, 1996; Triandis, 1989). Asian and British Indian attitudes towards their immediate family can therefore be identified with the *collective self*.

British Caucasians' mean scores for Factor 2 ("*Immediate family values*") appear to contradict the literature review, which identified Britain as an *individualistic* country. *Individualism* emphasises emotional independence, individual assertiveness and primacy of personal goals over in-groups (Tafarodi and Swann, 1996; Triandis, 1989; Triandis et al., 1988). Although a negative regression coefficient score was achieved, the mean score of 3.04 suggested that British Caucasians still held relatively low *collectivist* immediate family values. Of course it is important to note

that the variables used were based upon previously published scales and it is possible that British Caucasians may have a stronger attachment to the immediate family unit than previously thought. This is consistent with findings indicating increased *utilitarian individualism* in Britain, resulting in greater attachment to the immediate family (Halman and Ester, 1995).

### 6.4.3 Factor 3 - “Materialism”

**H0-10:** Asian Indians, British Indians and British Caucasians will have similar levels of materialism.

**H1-10a:** Asian Indians and British Indians will be significantly more materialistic than British Caucasians.

**H1-10b:** British Indians and British Caucasians will be significantly less materialistic than Asian Indians.

#### 6.4.3.1 Key findings

**Table 6. 5: Descriptive statistics**

	Mean	S.D.	B	Sig.	95% C.I for Exp(B)	
					Lower	Upper
<b>British Caucasians</b>	2.51	.607	-.925	.033**	.169	.928
<b>British Indians</b>	2.62	.741	-.972	.019**	.168	.851
<b>Asian Indians</b>	3.43	.713	-	-	-	-

\*\* Significant at .05

Asian Indian factor mean scores of 3.43 compared with an average British Indian score of 2.62 and an average British Caucasian score of 2.51, suggest that Asian Indians demonstrated the greatest materialistic behaviour.

The negative regression coefficient scores for both British groups of  $-.925$  and  $-.972$  indicate lower materialistic behaviour than Asian Indians. This produced a significant score of  $.033$  and  $.019$  for British Caucasians and British Indians respectively. Parameter estimate boundary scores indicate that both British sample groups could be categorised as separate group since their boundary range excluded 1. The null hypothesis H0-10 therefore was rejected in favour of H1-10b.

#### 6.4.3.2 Discussion - Differences in materialism levels

The acceptance of H1-10b indicates that both British sample groups were less materialistic than Asian Indians. This result supports previous research suggesting that Britain has low levels of materialism (Ger and Belk, 1996). British respondents' socio-economic status allows them to be identified as middle class and as Dittmar (1991) and Dittmar and Pepper (1994) indicate in their research, middle class individuals are less likely to endorse materialistic values than those from lower socio-economic groups. Furthermore, Micken and Roberts (1999) argument that materialism is attributed to insecurity regarding social roles and identity, for example arising from economic growth and industrialisation, is of interest here. Chapter Two suggested that Britain's longer history of economic growth and industrialisation, compared to India, may have resulted in a greater sense of individual identity and social roles. This argument may contribute to our understanding of the materialism scores.

Simon and Gagnon (1976) argue that a declining sense of community is an antecedent of materialism. The results presented here do not appear to support this argument. Thus the relatively high mean scores for Factor 6 (“*Community*”), indicate a sense of community and do not appear to influence the sample groups’ materialism levels.

Chapter Two suggested that materialism among British Indians might be attributed to a desire to be perceived as acculturating to British Caucasian cultural values. Indeed, this behaviour was evident among Indian immigrants to the United States (Desai and Coelho, 1980). However, the lack of significant difference between the two British sample groups suggests that British Indians do not use or need brown goods to indicate their willingness to adapt to British Caucasian society.

Asian Indians’ high materialism mean score of 3.43 may be attributed to a detachment from the traditional Indian extended family, evident from the low mean score achieved for Factor 8 (“*Extended family*”). Brown goods may be acting as an emotional substitute for the detachment from their extended family members. Of course it is also possible that India’s more recent exposure to brown goods may simply be arousing greater levels of materialism.

Finally, Chapter Four identified that age may be a biasing factor in the British Indian materialism scores. Data analysis indicated declining materialism levels towards brown goods up to the 35 - 44 age group then increasing with respondents’ age. This may arise due to younger respondents longer exposure to brown goods in Britain than older respondents who may have lived in another country, where brown

goods were less abundant. Consequently, older respondents may derive a greater sense of pleasure from the wider availability of brown goods available to them, manifesting in higher materialism scores.

#### 6.4.4 Factor 4 - “Collectivist reference groups”

**H0-13:** There will be no significant difference in the use of collectivist reference groups by Asian Indians, British Indians and British Caucasians.

**H1-13a:** British Indians and Asian Indians will be significantly more likely to use collectivist reference groups than British Caucasians.

**H1-13b:** British Indians and British Caucasians will be significantly less likely to use collectivist reference groups than Asian Indians.

##### 6.4.4.1 Key findings

**Table 6. 6: Descriptive statistics**

	Mean	S.D.	B	Sig.	95% C.I for Exp(B)	
					Lower	Upper
<b>British Caucasians</b>	1.52	.680	- 3.16	.000*	1.79E-02	.102
<b>British Indians</b>	1.64	.712	- 2.96	.000*	2.26E-02	.118
<b>Asian Indians</b>	2.73	.831	-	-	-	-

\* Significant at .001

The descriptive statistics indicate that Asian Indians were more likely to use *collectivist* reference groups than the British sample groups. This is evident from the

Asian Indian mean score of 2.73 compared to 1.52 and 1.64 for British Caucasians and British Indians respectively.

British Caucasians' and British Indians' negative regression coefficient scores (B) of - 3.16 and - 2.96 respectively, indicate lower usage of *collectivist* reference groups than for Asian Indians. Both British sample groups' parameter estimate boundary ranges were below 1, indicating that they were distinct from Asian Indians in terms of their use of friends as a reference group. The results for both British sample groups were significant at  $p < .001$ . The null hypothesis was therefore rejected in favour of the alternative hypothesis H1-13b.

#### 6.4.4.2 Discussion - Use of collectivist reference groups

This factor attempted to measure the role of brothers, sisters, neighbours and parents in the buying process. An underlying assumption was that *collectivist* behaviour evident in Factor 2 ("*Immediate family*") would manifest itself through *collectivist* reference group usage. This assumption was based upon *collectivist* cultures encouraging socially orientated behaviour, where a respondent's sense of identity is achieved from external recognition. The acceptance of the alternative hypothesis indicates that Asian Indians were more likely than British Caucasians and British Indians to refer to *collectivist* reference groups.

It would be expected that British Indians would be similar to Asian Indians since both sample groups shared similar attitudes towards Factor 2 ("*Immediate family*"). This is not, however, indicated by the MLM. A possible explanation is that extended families of British Indians may be dispersed around the world. Ultimately



this limits their influence over the respondents. This was evident from a number of British Indian responses. One respondent wrote, “The questions tend to suggest that people from ethnic community are influenced by people from their own family and / or community when buying an expensive product. I strongly feel that this is not the case”. Another British Indian commenting on the role of the family in the buying process said, “In the UK, the family tends to be small and hence the individual makes the decision. In Bombay, India, families tend to be larger and a person although a professional, will feel compelled to get the approval of the elders.”

British Caucasians’ behaviour may simply be a reflection of *individualistic* values, which encourage detachment from the extended family (Gudykunst et al., 1992; Kim et al., 1994; Triandis et al., 1986; Wheeler et al., 1989). This was evident from a number of comments, including “I do not feel that peer pressure is important in purchasing goods”. Another British Caucasian offered a far more elaborative explanation for his responses: “I suspect that personal responsibility and a belief in not having to respect elders / relatives lie behind most of these Western answers. The world now changes very fast and we cannot form a chain and change at the pace of the slowest - hence the independent approach.”

Finally, as has already been explained, the British sample groups may not have used *collectivist* reference groups simply because the brown good was deemed to be a *privately consumed necessity*. This would mean that referring to such groups during the buying process was not deemed necessary.

## 6.4.5 Factor 5 - “Respondents’ sense of individuality”

**H0-4:** There will be no significant differences between Asian Indians’, British Indians’ and British Caucasians’ self-identity.

**H1-4a:** British Indians’ and Asian Indians’ self-identity will be significantly more collectivist when compared with British Caucasians’.

**H1-4b:** British Indians’ and British Caucasians’ self-identity will be significantly more individualistic when compared with Asian Indians’.

### 6.4.5.1 Key findings

**Table 6. 7: Descriptive statistics**

	Mean	S.D.	B	Sig.	95% C.I for Exp(B)	
					Lower	Upper
<b>British Caucasians</b>	2.27	.496	- .921	.019**	.184	.861
<b>British Indians</b>	2.30	.608	- 1.000	.006*	.180	.750
<b>Asian Indians</b>	3.90	.701	-	-	-	-

\* Significant at .01, \*\* significant at .05

Both British sample groups’ factor mean scores were below 2.5 indicating that they perceived themselves to be autonomous individuals. This contrasts with Asian Indians, whose factor mean score was 3.90.

The negative regression coefficient (B) scores for British Caucasians and British Indians of - .921 and - 1.00 respectively, indicating high levels of individual self-

identity compared with the Asian Indian group. The parameter estimate boundary ranges being below 1 indicate that the British sample groups could be considered as separate to the Asian Indians. The results were significant at .019 and .006 for British Caucasians and British Indians respectively. The null hypothesis H0-4 was therefore rejected in favour of the alternative hypothesis H1-4b.

#### 6.4.5.2 Discussion - An individual or group sense of identity?

The Asian Indian score indicates a *collectivist* sense of identity, which is consistent with their score for Factor 2 (“*Immediate family values*”). This behaviour is also consistent with the principles of *collectivism* that encourage an identity based upon interdependency (Yamaguchi et al., 1995) and supports previous research findings (Dhawan et al., 1995; Sinha, D., 1979; Sinha, J. B. P., 1978, 1980, 1982; Vaidyanathan, 1989).

The findings for British Caucasians are not surprising. Halman (1996) suggests that British Caucasians perceive themselves as individuals whose needs take precedence over the group. The fact that the British Caucasian sample group scored as they did on the individuality questions implies that they attributed their success to themselves. This behaviour was also consistent with the fact that British Caucasians make few references to others in describing themselves (Lalljee and Angelova, 1995).

The results for British Indians are interesting, since Factor 2 (“*Immediate family values*”) indicates *collectivist* behaviour towards their immediate family. It might have been reasonable to expect this sample group’s sense of identity to be perceived

from a *collectivist* perspective. The findings however, which were significant at .006, do not support this notion. The *acculturation* process may explain this apparent contradiction. Weinrich (1983) identified the role of *empathetic* and *reference group* identification. The former recognises a common set of experiences and cultural values, while the latter occurs when behaviour is changed to gain acceptance from a reference group. This distinction suggests that British Indians may hold *collectivist* values towards their immediate family (*empathetic identification*) while holding *individualistic* values about their own sense of identity (*reference group identification*). The latter situation could have arisen to allow British Indians to conform and gain acceptance from British Caucasian society. Furthermore, the professional occupations of British Indians might actively encourage a sense of individuality, in order to achieve success. British Indians then may exhibit an individualistic sense of identity to cope with their work and cultural environment.

#### **6.4.6 Factor 8 - “Friends as a reference group”**

**H0-12:** There will be no significant difference in the use of friends as a reference group by Asian Indians, British Indians and British Caucasians.

**H1-12a:** Asian Indians and British Indians will be significantly more likely to use their friends as a reference group than British Caucasians.

**H1-12b:** British Indians and British Caucasians will be significantly less likely to use their friends as a reference group than Asian Indians.

### 6.4.6.1 Key findings

**Table 6. 8: Descriptive statistics**

	Mean	S.D.	B	Sig.	95% C.I for Exp(B)	
					Lower	Upper
<b>British Caucasians</b>	2.02	.950	-.838	.018**	.216	.866
<b>British Indians</b>	2.21	1.050	-.633	.063	.273	1.035
<b>Asian Indians</b>	2.96	.774	-	-	-	-

\*\* Significant at .05

The Asian Indian mean score of 2.96 in Table 6.8 indicates a greater use of friends as a reference group in their buying process. The low factor mean scores of both British sample groups, compared with Asian Indians, suggests they were less likely to refer to their friends in their buying process.

Regression coefficient scores (B) for British Caucasians and British Indians indicates that they were less likely to use friends as a reference group than Asian Indians. The parameter estimate boundary range for British Caucasians of .216 to .866 indicates that they could be categorised as a separate sample group. This is significant at .018. However, British Indians' parameter estimate boundary ranges of .273 to 1.035, which included 1, suggests they could not be considered as different from Asian Indians. Considering the significance scores, the null hypothesis H0-12 was rejected in favour of the alternative hypothesis H1-12a.

#### 6.4.6.2 Discussion - Role of friends in the buying process

Both the Indian sample groups demonstrate similarities regarding their use of friendship groups in their buying process. This finding is consistent with the literature review, which indicates that friends are important within *collectivist* cultures (Sinha and Verma, 1994; Triandis, 1988; Triandis et al., 1990). This use of friends may also reflect the requirements of *collectivist* cultural tendencies for external approval from others. Thus the individual may be motivated to fulfil the expectations of significant others, for example friendship groups. The implication is that for both Indian sample groups, choice of brown goods may be affected by a need to meet friends' expectations. This is consistent with previous research which indicates that an Asian Indian Hindu's sense of identity is bestowed from external groups and not from any internal source (Vaidyanathan, 1989).

However, the findings thus far do not consider whether the *ethnicity* of British Indians' friends influenced their behaviour. It may be reasonable to expect that British Indians who have predominantly British Caucasian friends would have demonstrated relatively more *individualistic* behaviour. However, a correlation test using Q6a from the research tool ("My closest friends are mainly British Indians") indicated that the *ethnicity* of friends did not affect overall factor scores. Indeed only Factors 1 ("*Possessions as status symbols*") and 5 ("*Individual's sense of self-identity*") indicated any significant differences based on the *ethnicity* of British Indians' friends. Factor 1 ("*Possessions as status symbols*") having Indian friends was positively correlated with respondents' perceptions of products as status enhancing. For Factor 5 ("*Individual's sense of self-identity*") having Indian friends was negatively correlated with an *individualistic* sense of identity. This suggests

that British Indians with Indian friends were more likely to believe their sense of identity was construed from external sources, i.e. a *collectivist* cultural trait.

The Factor 8 (“*Friends as a reference group*”) results for British Caucasians may be explained by the consumer goods being perceived as a *privately consumed necessity*. As already explained these products may not require extensive reference group involvement (Bearden and Etzel, 1982; Childers and Rao, 1992). British Caucasians’ *individualistic* cultural values also encourage emotional detachment, with the individuals’ needs typically taking precedence over those of the group (Triandis, McCusker and Hui, 1990). Consequently British Caucasians may simply not feel a need to seek advice from friends when making a brown good purchase.

## **6.5 British Indians - Acculturation**

This section considers whether British Indian scores are affected by *acculturation*.

The following hypotheses were tested using *Pearson’s correlation coefficient*:

**H0-1:** British Indians will not be significantly influenced by Indian language usage.

**H1-1:** British Indians will be significantly influenced by Indian language usage.

**H0-2:** British Indians will not be significantly influenced by Indian media usage.

**H1-2:** British Indians will be significantly influenced by Indian media usage.

**H0-3:** British Indians will not be significantly influenced by their sense of national identity.

**H1-3:** British Indians will be significantly influenced by their sense of national identity.

**H0-7:** British Indians will not be significantly affected by the concentration of British Indian neighbours.

**H1-7:** British Indians will be significantly affected by the concentration of British Indian neighbours.

### **6.5.1 Key findings**

The British Indian data were submitted to *Pearson's correlation coefficient* analysis to identify any significant differences between the *acculturation* measures and the eight factors relating to cultural and consumer behaviours. Table 6.9 presents a summary of the correlation results and whether the null *acculturation* hypotheses were rejected. The purpose of these hypotheses was to test whether *language, media usage, national identity* and the concentration of Indian neighbours made a significant difference to British Indians' cultural and consumer behaviours. If a correlation between two factors was significant then this is named in the column titled "Sig. Correlation" with non-significant correlations listed in the "Non-sig. Correlation" column.



**Table 6. 9: Acculturation significance**

Acculturation - H0	Reject H0	Sig. correlation	Non-sig. correlation
H0-1: Language usage	No	None	Factors 1 - 8
H0-2: Media usage	No	None	Factors 1 - 8
H0-3: British identity	No	None	Factors 1 - 8
H0-7: Indian neighbours	No	Factor 5 (“Sense of individuality”)**	Factors 1 - 4, 6 - 8

\*\* Significant at  $p < .05$

The correlation scores indicate no significant differences when the *acculturation* factors for *language choice*, *media usage* and *national identity* were considered. The null hypotheses, H0-1, H0-2 and H0-3 respectively, cannot therefore be rejected. H0-7 indicates only one positive correlation related to Factor 5 (“*Respondents’ sense of individuality*”). The remaining factors 1 - 4 and 6 - 8 were not significant. H0-7 therefore could not be rejected.

### 6.5.2 Discussion - Acculturation and its impact on British Indians

The Introduction identified that British Indians have successfully entered professional occupations. To achieve this, British Indians must have adapted to British life to some extent, i.e. some level of *acculturation* must have occurred. Yet the above analysis, which uses recognised *acculturation* measures, fails to differentiate British Indian behaviours on the basis of these factors.

It is obviously important to consider whether the questionnaire effectively measured *acculturation*. As the *acculturation* questions were adapted from good quality research, which satisfied reliability and validity tests, there are no grounds for

decrying the effectiveness of the measures. The pilot studies also suggested that the questions were reliable and valid. This suggests that the *acculturation* questions were not the reason for the non-significant scores.

Alternatively, the British Indian sample group may be a homogenous group. Instead of relying upon *media*, *language usage* and sense of *national identity* to determine behaviour, a common shared identity may be derived from *ethnicity*. British Indians would then be expected to demonstrate confidence in their sense of identity and cultural values without the need to rely upon obvious cultural cues, such as language. British Indians may then be demonstrating *empathetic identification* in recognising commonality through a shared *ethnicity*. This argument was supported by comments from British Indian respondents. One wrote, “I do not think that young successful Indian business people are any different from their white counterparts”. Another respondent noted, “I regard myself as much a “British” person as seen by the ordinary man on the street.”

H0-7 regarding Indian neighbours supports this argument. Chapter One argued that British Indians living in predominantly Indian neighbourhoods would be expected to demonstrate *collectivist* cultural values. Table 6.9 identifies that only British Indians’ Factor 5 (“*Sense of individuality*”) score was significantly affected by their neighbour’s *ethnicity*. This suggests that British Indians’ sense of identity and cultural values may not be influenced by the *ethnicity* of their surroundings.

The sampling criteria used may also have contributed to the lack of significant differences. The British Indians sampled were drawn from a high profile profession, where conformity may be rewarded either financially and / or socially.

Consequently, British Indians drawn from a lower socio-economic occupation or profession may have demonstrated the acculturation differences that the questionnaire was attempting to measure.

## **6.6 Chapter summary**

The purpose of this chapter was to assess the extent to which British Indians draw upon Asian Indian and British Caucasian cultural values. An MLM was presented which compared both British sample groups to Asian Indians and tested for significant differences. A Nagelkerke  $R^2$  score of 71% was achieved, which indicated that the proposed MLM explained a large percentage of the data variance. The MLM was accepted as an accurate representation of the relationships between the factors.

The MLM was achieved by testing the hypotheses summarised in Table 6.10:

**Table 6. 10: Hypotheses summary**

	Accept H0	Accept H1a	Accept H1b
<b><u>Acculturation</u></b>			
<b>H0-1:</b> British Indians will not be significantly influenced by Indian language usage.	Yes	-	-
<b>H0-2:</b> British Indians will not be significantly influenced by Indian media usage.	Yes	-	-
<b>H0-3:</b> British Indians will not be significantly influenced by their sense of national identity.	Yes	-	-
<b>H0-7:</b> British Indians will not be significantly affected by the concentration of British Indian neighbours.	Yes	-	-
<b><u>Cultural values</u></b>			
<b>H0-4:</b> There will be no significant difference between Asian Indians', British Indians' and British Caucasians' self-identity.	No	-	Yes
<b>H0-5:</b> There will be no significant difference in the attitudes of Asian Indians, British Indians and British Caucasians towards the immediate family.	No	Yes	-
<b>H0-6:</b> There will be no significant difference in the attitudes of Asian Indians, British Indians and British Caucasians towards the extended family.	Yes	-	-
<b>H0-8:</b> Asian Indians, British Indians and British Caucasians will be similar in attitudes towards their community.	Yes	-	-
<b><u>Consumer behaviour</u></b>			
<b>H0-9:</b> Increasing expenditure levels will not significantly affect the consumer behaviour identified in hypotheses H0-10, 11, 12 and 13.	Yes	-	-
<b>H0-10:</b> Asian Indians, British Indians and British Caucasians will have similar levels of materialism.	No	-	Yes
<b>H0-11:</b> There will be no significant difference in how Asian Indians, British Indians and British Caucasians use possessions as status symbols.	Yes	-	-
<b>H0-12:</b> There will be no significant difference in the use of friends as a reference group by Asian Indians, British Indians and British Caucasians.	No	Yes	-
<b>H0-13:</b> There will be no significant difference in the use of collectivist reference groups by Asian Indians, British Indians and British Caucasians.	No	-	Yes

Asian Indians' MLM scores for H0-4, 5, 12 and 13 indicated *collectivist* values. This was consistent with the literature review and the argument that cultural values manifest themselves in consumer behaviour. When compared with Asian Indians, British Caucasians demonstrated *individualistic* societal behaviours with significant differences in immediate family values and their sense of individuality. This *individualistic* behaviour was evident in their low usage of reference groups in the buying process.

British Indians' MLM scores were generally lower than Asian Indians but this group demonstrated *collectivist* values in H0-5 and H0-12. Further *factor analysis* considered whether *acculturation* levels affected British Indians' scores. The resulting analysis showed that respondents' *language usage, media usage, national identity, friends' ethnicity* and neighbours' *ethnicity* did not have a significant effect on the variables included in the hypotheses H0-4, 8, 10, 12 and 13. It was therefore concluded that the British Indians' level of *acculturation* did not affect the relationships between the variables in the hypotheses.

Respondents' level of expenditure did not affect the consumer behaviour factor scores significantly overall. It was concluded that the sample groups perceived their brown good as a *privately consumed necessity* that did not warrant extensive attention in the buying process (Bearden and Etzel, 1982). Although it is possible that basing the research on more expensive product categories may have revealed greater contrasts in consumer behaviours, this may not have satisfied the cross-cultural methodology requirements identified in Chapter Four.

There are various reasons for the lack of significant differences between the sample groups. First, the respondents' scores may have been influenced by their socio-economic status. Dittmar (1991) and Dittmar and Pepper (1994) indicate that middle-class adolescents are less likely to endorse materialistic values than their working-class counterparts. As the British groups used can be classified as middle class the purchase of a brown good may not warrant any extensive buying process, as the financial costs involved were not substantial.

Secondly, the economic history of Britain and India may also have affected respondents' scores. Britain has been identified as a consumerist society where brown goods have been widely available for a long period of time. India in contrast has only recently undergone economic liberalisation resulting in more recent exposure to brown goods. This may have affected Asian Indian responses since recent exposure to brown goods may imbue them with a novelty value that warrants / arouses higher levels of buyer emotions.

This chapter has identified and discussed the thirteen hypotheses presented throughout this thesis. Chapter Seven will continue this discussion identifying the underlying relationships between the hypotheses and the literature review on British Indians.

## **Chapter Seven: Reflections and discussions**

*“While, in the opinion of society, contemplation is the gravest thing of which any citizen can be guilty, in the opinion of the highest culture it is the proper occupation of man.”*

**Oscar Wilde**<sup>15</sup>

### **7.1 Introduction**

The purpose of this chapter is to reflect upon and consolidate the literature and data findings presented throughout this thesis. This chapter therefore serves four purposes. First, the research question is reviewed in the context of previous chapter’s findings culminating in a proposed consumer behaviour model. Secondly, the academic, commercial and methodological implications of the research findings are presented. Thirdly, the research limitations are considered. Finally, potential future research directions are outlined. The chapter concludes with a summary account of the conclusions presented.

### **7.2 A return to the research question**

The research question presented in the Introduction was:

To what extent do British Indians draw upon Asian Indian and British Caucasian cultural values in the purchase of a brown good?

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<sup>15</sup> “The Critic as Artist”, cited from “*The Wit and Humour of Oscar Wilde*”, Redman, A. (Ed.), p. 208.

This section serves two purposes. First, it provides a holistic overview of the data findings regarding British Indians presented in Chapter Six, culminating in the research question being answered. Secondly, a consumer behaviour model drawing upon the literature review and previous chapter's findings is presented and discussed.

### **7.2.1 British Indians - A case of cultural entrenchment or cultural integration?**

The answer to the research question can be addressed by returning to the process of *acculturation* identified in Chapter One. *Acculturation* represents a cultural change process initiated by the meeting of two autonomous cultures (Social Science Research Council, 1954). Hutnik (1991) identifies four *acculturation* behaviour categories applicable to British Indians: *acculturation*, *assimilation*, *dissociation* and *marginality*. Each category implies the extent to which British Indians adhere to Asian Indian and / or British Caucasian cultural values. Four hypotheses measured British Indians' level of *acculturation* (H0-1, 2, 3 and 9) but had no significant affect on the British Indians' factor scores. The lack of significant difference suggested the British Indians sampled represented a homogeneous group. Considering Hutnik's (1991) *acculturation* categories, this raises the question of which group the British Indian sample group belonged to? This issue was addressed by reviewing the data findings.

The role of family has been identified as an important entity to both Asian and British Indians (Mandelbaum, 1970; Stopes-Roe and Cochrane, 1990; Sinha, 1969; Wakil et al., 1981). This was shown by similar Asian and British Indian scores regarding the immediate family, which indicated *collectivist* cultural values.



Although this manifested itself in a *collectivist* group-orientated identity within the Asian Indian sample group, this was not true for the British Indians. In this respect the British Indians were similar to the British Caucasian sample group in demonstrating an *individualistic* sense of identity.

British Indians' apparent selection of both Asian Indian and British Caucasian cultural values was also evident in their consumer behaviour scores. Dasgupta (1989), Joy and Dholakia (1991) and Mehta and Belk (1991) had previously identified materialistic behaviour among Asian Indians and Indian immigrants. British Indians, however, were similar to British Caucasians in demonstrating less materialistic behaviours when compared to Asian Indians. The similarity between the two British sample groups was also reflected in their lack of consultation with family members and neighbours as a reference group during the buying process. Only when friends were used as a reference group did Asian Indians and British Indians demonstrate any similarity.

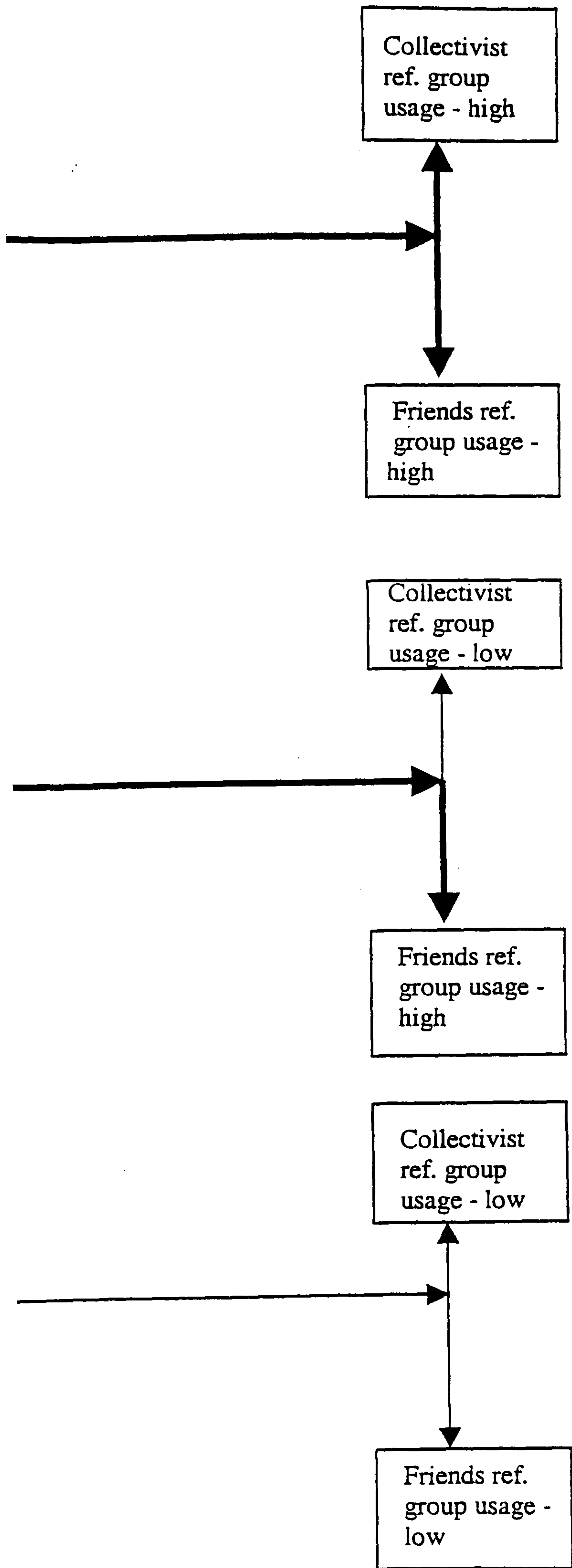
Returning then to the research question, about the extent to which British Indians draw upon Asian Indian and British Caucasian cultural values in buying a brown good. British Indians appeared to be adhering to both *collectivist* and *individualistic* behaviours and values. Hutnik (1991) identifies that those British Indians whose behaviour and values demonstrate aspects of both cultures can be categorised as "*acculturated*". British Indians therefore drew upon aspects of both Asian Indian and British Caucasian cultural values when buying a brown good.

## 7.2.2 A consumer behaviour model

The Introduction to this thesis indicated that a consumer behaviour model, demonstrating the interaction between consumer behaviour and culture, would be presented. Figure 7.1 presents a consumer behaviour model based upon the literature reviewed in Chapters One and Two, the proposed model in Chapter Two and the hypotheses tested in Chapter Six. For simplicity, three consumer behaviour models are presented, one for each of the three sample groups. The similarities between the Asian Indian and British Indian behaviour models are identified through bold lines. The lighter lines indicate British Indians' similarity to British Caucasians. The direction of the lines, presented in the model, are used only to indicate the relationship between consumer behaviour and cultural values.

The models shown in Figure 7.1 commence with cultural categorisations for each of the three sample groups. British Indians' cultural categorisation is stated as "*acculturated*", reflecting the *acculturation* categorisation given to them in the previous section. These cultural categorisations then lend themselves to identification of the social identity of those in the sample group, i.e. their sense of self. The identification of individuals' sense of self is reflected in their interaction with the immediate family and friends as in-groups. How these values have been manifested through their consumer behaviour is shown in the right side of the model.

*Reference group usage*



utions to furthering consumer behaviour  
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g on the Afro-Caribbean, Hispanic and  
n important contribution to two aspects of  
growing research area that looks at British  
ch has tended to focus on adolescents  
*ation* from an adult perspective (Hutnik,  
search has attempted to measure whether  
Indians' consumer behaviour. Three  
ish Indians' *acculturation* and analysis of  
ated British Indian group homogeneity

## 7.3 Research contributions

This research makes a number of contributions to furthering consumer behaviour knowledge. These contributions are categorised into: theoretical, marketing strategy and methodological.

### 7.3.1 Theoretical contributions

This thesis's main theoretical contribution to knowledge is in more clearly identifying the relationship between consumer behaviour and culture. For three of the four consumer behaviour hypotheses (H0-10, 11 and 12) there were significant differences between the three sample groups. The antecedents of these differences have been partly attributed to significant cultural value differences between the sample groups.

A further contribution to the culture-consumer behaviour relationship was the empirical findings related to the *acculturation* process. *Acculturation* research has tended to be American centric focussing on the Afro-Caribbean, Hispanic and Korean immigrants. This research made an important contribution to two aspects of *acculturation* research. First, it adds to a growing research area that looks at British Indians' *acculturation*. Previous research has tended to focus on adolescents whereas this research reviewed *acculturation* from an adult perspective (Hutnik, 1991; Thompson, 1974). Secondly, the research has attempted to measure whether *acculturation* agents affected British Indians' consumer behaviour. Three hypotheses (H0-1, 2 and 3) concerned British Indians' *acculturation* and analysis of data relating to these hypotheses indicated British Indian group homogeneity

regarding their attitudes and behaviours. Furthermore these three hypotheses measuring acculturation had no significant influence on the British Indian scores. It was concluded that the British Indian sample group could be categorised as existing between Asian Indian and British Caucasian cultural values within a consumer behaviour context. To the researcher's knowledge, acculturation and its relationship to consumer behaviour has not previously been studied in this ethnic group.

Evidence to support British Indians acculturation is evident from hypotheses H0-4 ("*Respondent's sense of individuality*") and H0-5 ("*Immediate family*"). The analysis indicated British Indians' similarity to British Caucasians regarding hypothesis H0-4 and similarity to Asian Indians regarding hypothesis H0-5. Although British Indians were similar to Asian Indians regarding *collectivist* attitudes towards the immediate family (H0-5), their similarity to British Caucasians in terms of individuality was unexpected. (Chapter One suggested that a *collectivist* adherence to the family would manifest itself within a *collectivist* sense of identity). Weinrich's (1983) research on minority / majority group identification was used to explain this result. British Indians' individual sense of identity, it was argued, might be derived from a need to accommodate a British Caucasian work environment to facilitate their own career progression. This finding contributes to an existing body of research regarding the role of individual identity and the extent to which it is construed from external sources.

In the Introduction it was suggested that consumer decision-making models intentionally or unintentionally ignored ethnic minorities as a variable. As a result, these models lend themselves to accusations of being Western centric. Chapter Two presented a buying process model based upon the literature reviewed (Figure 2.1).

Through the hypotheses tested in Chapter Six, this model was revised and represented in Chapter Seven (Figure 7.1). This version of the model contributes to existing consumer decision-making models by incorporating acculturation aspects of culture and their impact on buying behaviour.

An unexpected result related to materialism scores for the British sample groups. Ger and Belk (1996) and Inglehart (1990) had inferred that Britain was no longer motivated by materialistic needs. This thesis, however, has argued that increased consumption of high profile brands, within Britain's consumerist society, suggests materialistic behaviour is evident. Both British sample groups' scores indicated low levels of materialistic behaviour. There are various reasons for this result. The argument that materialism is a consequence of individuals' insecurities regarding their identity and social roles (Micken and Roberts, 1999), was deemed inapplicable to the British sample groups. Britain's long history of economic development may have resulted in individuals feeling more secure in their social roles and identity. Secondly, the suggestion that middle-class individuals are less materialistic than their working-class counterparts supported previous research by Dittmar (1991) and Dittmar and Pepper (1994).

The next contribution to existing empirical findings relates to expenditure levels and their impact upon consumer behaviour. Bearden and Etzel (1982) indicated that products could be categorised as: *privately* or *publicly consumed* and as *luxuries* or *necessities*. Chapter Two argued that the extent a product purchase could be categorised on this basis was dependent upon expenditure level. The higher the expenditure level, the more likely the product would be considered a *luxury*. Acceptance of hypothesis H0-9 indicated that expenditure levels did not significantly

affect respondents scores, suggesting that the sample groups perceived brown goods, regardless of their cost, as a *privately consumed necessity*. This finding therefore contributed to an understanding of how consumers perceive brown goods. Furthermore, the identification of brown goods as a *privately consumed necessity* raised methodological issues concerning their relevance as a research tool within cross-cultural research, discussed further in section 7.3.3.

Finally, this thesis allows conclusions to be drawn about whether culture is geographically bounded (Smith, 1991). Certain aspects of Indian cultural values have been shown to transcend national boundaries, so that in some instances the differences between Asian and British Indians were minimal. Furthermore, the suggestion from earlier research that culture consists of *core* and *peripheral* values, was supported by this research (Parkes et. al, 1997).

### **7.3.2 Marketing strategy contributions**

Featherstone's (1990) comment that consumer behaviour is increasingly transcending national boundaries provided the impetus for this research. There are various marketing strategy implications that relate to this observation. In a global market with increasing levels of competition, organisations need actively to seek out new marketing opportunities to maintain market growth and profitability. This thesis indicates that certain Asian Indian cultural values have transcended geographical boundaries. A logical marketing strategy outcome is that individuals' who identify with specific cultural values can be targeted, regardless of their geographical location. For example, both Asian and British Indians were similar regarding their attitudes and behaviours towards their friends and immediate family



as a reference group, than British Caucasians. This indicates that it may be appropriate to target ethnic Indian populations on a global basis rather than on a country-by-country basis.

Consideration, however, must also be given to British Indians acculturation levels and their adaptation to British Caucasian cultural values. Any international marketing strategy aimed at Indians must only share and stress those cultural values that have been identified as universal to all Indians. The resulting marketing strategy could be applied and tested on British Indians and then replicated around the world. Costs involved in this type of strategy would be minimised through the emergence of global media channels aimed at Indians, such as Sony TV. British organisations would be partially rewarded with a wider customer base, with the potential for increased competitiveness and profitability. This varies from much existing marketing practice where programmes may be developed on a country-by-country basis. Of course, this raises an important question about whether such action would result in substantial financial and marketing rewards.

In targeting individuals, who share similar cultural values regardless of geographical locations, marketers must still satisfy group and individual needs to achieve substantial financial and marketing rewards (Kotler, 1994). One method of identifying these needs is through the process of market segmentation, which is based upon the principle that individual customers have different product and service needs (ibid.). This thesis identified significant cultural and consumer behaviour differences, between British Indians and British Caucasians, in the variables that constituted hypotheses H0-5 (*“Immediate family values”*) and H0-12 (*“Friends as a reference group”*). These significant differences suggest, in relation

to the purchase of brown goods, British Indians may constitute a separate marketing segment. For such products targeted at British Indians there may therefore be value in emphasising more *collectivist* cultural values, with particular emphasis on friends and the importance of the immediate family within the buying process. For example, advertising might feature friends as a reference group.

Marketing strategists might also consider the extent to which British Indians have acculturated to British culture. Although those within the British Indian sample group have been categorised as “*acculturated*”, consideration must also be given to those British Indians not sampled who might belong to the three other *acculturation* groups (*assimilated*, *dissociated* and *marginalised*). In targeting British Indians the marketing practitioner may be confronted by a market segment which, although its members share cultural similarities, is fragmented in the extent to which they identify with their own ethnic culture. It is even possible that the sheer complexity of British Indians’ cultural identity and values may prevent them from being treated as a homogeneous group. That is, the diversity of their needs may mean they are not a commercially viable market segment.

The final marketing strategy implication refers to both British sample groups’ consumer behaviour regarding brown goods. A recurring methodological theme levied against brown goods was that they may have been unsuitable for assessing culturally determined consumer behaviour. The lack of significant differences between the three sample groups and their low mean scores inferred this was correct. Furthermore, hypothesis H0-9 indicated that differing expenditure levels did not have an overall significant affect on the consumer behaviour hypotheses (H0-10, 11, 12 and 13). These findings suggest that both British sample groups perceived the

brown good as satisfying only a utilitarian need. The motivation to purchase a brown good might then be driven by monetarist values rather than any culturally induced consumer behaviour reason, such as materialism. This finding then has implications for brown good marketing strategies.

### **7.3.3 Methodological contributions**

As a result of an adequate sample group size (425 usable responses) the data were appropriate for statistical analysis using *factor analysis*, *Pearson's correlation coefficient* and *multinomial logistical regression*. To the researcher's knowledge, *multinomial logistical regression* has not been previously used in cross-cultural consumer behaviour research.

The use of *multinomial logistical regression* allowed a regression model to be produced and for the sample groups to be compared across a number of factors. This statistical method, however, required a minimum of 50 cases per predictor factor, thereby requiring a large data sample set (Aldrich and Nelson, 1984). The need for a large data set may explain the relatively low level of use of this statistical technique.

In conducting the data gathering and analysis stages of this thesis, particular attention was given to *construct equivalence*. However, there is a possibility that the emphasis on *construct equivalence* resulted in cultural differences being eliminated (Sechrest et al., 1972). Comparing two countries of differing economic backgrounds may have further exacerbated the problem. Two methodological issues therefore

arose that require further discussion: the use of matched samples and the type of objects used for measurement comparisons.

All three sample groups were matched in terms of education, gender, occupation and socio-economic status. Furthermore, the selection of brown goods to allow measurement comparisons satisfied *calibration equivalence*. The application of *calibration equivalence*, however, resulted in the selection of a non-representative, high status, socio-economic group. The sample groups' ability to purchase brown goods, without any perceived financial difficulty or dissonance, potentially removed the need for an extensive buying process. Consequently, this may have suppressed some of the cultural factors impacting upon it. It is ironic that in adhering to *construct equivalence*, the likelihood of making meaningful, cultural comparisons may have been reduced.

## **7.4 Critique**

### **7.4.1 Causal inferences**

The underlying assumption of this research was that respondents' cultural values affect their consumer behaviour. Bond (1988), Giddens (1984), Kim et al. (1994) and Leung and Bond (1989) in Chapter One identified a relationship between culture and behaviour. The link between consumer behaviour and culture was then identified in Chapter Two (Bauer, Cunningham and Wortzel, 1965; Hirschman, 1983). This relationship was then measured through a number of attitudinal and behaviour-based questions. An assumption was therefore made that respondents' cultural values would be manifested through their attitudes and, consequently,

consumer behaviour. Foxall and Goldsmith (1994) comment that a belief in attitudes directly resulting in observable behaviours is “simplistic”. For this reason it is important to consider how the relationship between cultural attitudes and consumer behaviour was measured.

The cultural value factors (Factor 2 “*Immediate family*”, Factor 5 “*Sense of Individuality*” and Factor 7 “*Extended family values*”) were based on attitudinal data. The remaining consumer behaviour factors (Factor 1 “*Possessions as status symbols*”, 3 “*Materialism*”, 4 “*Collectivist reference groups*” and 8 “*Friends as a reference group*”) attempted to measure previous behaviour undertaken in the buying process of a brown good. Was it possible then to demonstrate that respondents’ cultural attitudes directly affected their buying? Ajzen and Fishbein (1977) suggest that attitudes can be used to predict behaviour when there is a high level of correspondence between the attitudes and the situation encountered. Gross (1996) adds that attitudes merely represent a predisposition towards behaviour and instead other situational factors may need to be considered. For example, to conclude that an Asian Indian who holds *collectivist* cultural attitudes will automatically demonstrate *collectivist* consumer behaviour is fraught with difficulties. Since the research tool did not statistically analyse influential situational factors, the link between the cultural attitudes and consumer behaviours measured is tenuous. Furthermore, any conclusions reached regarding culture and its affect on consumer behaviour can only be considered within the limitations of the attitudinal-behaviour argument presented here.

#### 7.4.2 Sample sizes

Although the total number of usable responses submitted to *multinomial logistical regression* satisfied the necessary statistical criterion, the small number of Asian Indian responses was problematic. Efforts to increase the number of Asian Indian responses proved largely ineffective. Thus the first sampling limitation arises from the few Asian Indian responses potentially not being representative of their sample group population.

The second limitation refers to sample group independence, identified as *Galton's problem* in Chapter Four. Since Britain and India and especially London and Mumbai have close economic and historical links, the sample groups might have previously interacted with each other. These interactions could then have resulted in exposure to differing cultural values to which the sample groups become adapted. This is particularly problematic with the Asian Indian sample group, who may have been employed by Western financial institutions. The implication is that those sampled may have been exposed to Western cultural values through work, violating sample group independence and potentially resulting in homogeneity of behaviours. This presents a problem, since the Asian Indian findings may merely reflect a privileged few that may have acculturated to certain Western cultural values. As a result, this sample group may not truly represent the cultural values held by India's majority population.

The last two sampling limitations both relate to the demographic profile of the sample groups. To achieve *construct validity* respondents had to meet a selection criterion based upon matched education, gender, location, occupation, and socio-

economic status. Yet in achieving matched samples the respondents could not be considered representative of their respective countries. Furthermore, neither London nor Mumbai are representative of their respective countries in terms of socio-economic profiles. Secondly, all the respondents were male, raising further issues of population representativeness. For example, Dosanjh and Ghuman (1997) noted that British Indian males were encouraged to socialise and adapt to British Caucasian culture, in contrast to their female peers. British Indian females therefore may have given significantly different responses to the research tool.

However, there are a number of positive points that need to be considered. First, the use of matched sample groups allowed for a cross-cultural comparison, that satisfied stringent methodological criteria, between two diverse countries. Secondly, the Asian Indian sample group used represented an important group of consumers within India. Only future research will prove if they are significantly different from similar Asian Indians in other cities. Finally, it should be remembered that significant differences and similarities were evident between Asian Indians and British Indians and British Caucasians.

To conclude, then, the findings of this research can only be applied to population groups with a similar demographic and socio-economic profile. However, as explained later in this chapter, it may be valuable to replicate the research in other sample groups.

### 7.4.3 Brown goods

The choice of brown goods to measure the relationship between consumer behaviour and cultural values was made to satisfy *construct equivalence* requirements. However, widespread availability and increasing ease of ownership of brown goods may have diminished their ability to be imbued with their respective countries' cultural values. It is ironic that the choice of brown goods may have impaired the effectiveness of the research tool while at the same time satisfying cross-cultural methodological criteria.

### 7.4.4 Quantitative and statistical approach used

A number of potential epistemological limitations are associated with the use and analysis of a quantitative research tool. The choice of a questionnaire as the measurement tool may be problematic because it presents a collection of predetermined questions from which the respondent's level of agreement is sought. However, the choice of predetermined questions imposes the researcher's own themes and constructs onto the sample groups' responses. For this research this meant that opportunities to explore or elaborate upon underlying relationships between consumer behaviour and culture were not forthcoming. The researcher could only therefore make inferences from the data results by drawing upon previously published literature and respondents' comments.

The statistical analysis used also had limitations. *Multinomial logistical regression* and *Pearson's correlation coefficient* merely indicate whether the sample groups were significantly different regarding a number of predetermined factors. MLM, in



keeping with quantitative research in general, did not, however, explain the causes of the significant differences.

These potential problems were resolved by the quantitative analysis being supported by an extensive literature review (Chapters One and Two), exploratory research (Chapter Four) and respondents' comments. The relationship between culture and consumer behaviour and its inferred manifestation through possessions was identified from previous research. Exploratory research indicated that the inferred relationship between consumer behaviour and culture did exist. Respondents' comments partly supported the inferences made from the literature review. The balanced combination of literature review, qualitative and quantitative research and the respondents' comments therefore seems justified.

In summary, although the quantitative approach used in this thesis had a number of identifiable limitations, the research approach developed was able to effectively measure the relationship between consumer behaviour and culture. Indeed, it is reasonable to suggest that the methodological, reliability and validity criteria stated in Chapters Three, Four and Five have been satisfied.

## **7.5 Future analysis and research**

This thesis has raised a number of issues, which may form the pretext for future analysis and research. These future analysis and research areas are presented here.

## 7.5.1 Future analysis

This section discusses how the three sample groups data can be further analysed to understand consumer behaviours from a cross-cultural perspective. Such future analysis illustrates how the work in this thesis might be developed into new and related areas.

### 7.5.1.1 Brands, product types and diffusion of innovation

This thesis took a holistic approach to the sample groups' attitudes, by assuming that cultural values could be manifested through the purchase of brown goods. There are two further ways in which the data might be explored: brand selection and the diffusion of innovation of new products.

Questions 14 and 15 in the research tool assessed the type and brand of product purchased. Further analysis of the data could be undertaken to assess the influence of brand and product type on the consumer behaviour factors. For example a brand like "Matsui" in contrast to "Sony" may not warrant *materialistic* behaviours.

The type of product purchased and its relation to the diffusion of innovation process should also be investigated. This process indicates the gradual consumption of a product through categorisation of the populace. Each of these populace categories demonstrates certain consumer behaviours, for example "Early adopters" represent 13.5% of the population and represent the opinion leaders in their community (Kotler, 1994). Considering the sample groups' broad range of brown goods purchased, the effect of diffusion of innovation on their consumer behaviour factors

could be measured. This would be achieved through categorisation of the products in terms of their level of innovation. For example, DVD systems are still relatively new and may warrant higher levels of *materialism* compared to a television, which as a product has been around for ninety years. Further comparisons could then be conducted between the three sample groups, by population categories such as “Early adopters” to identify whether significant differences existed between them.

#### 7.5.1.2 Religiosity and consumer behaviour

Barton and Vaughan (1976) identified significant behavioural differences among people, based upon their degree of religiosity. Hirschman (1983) adds that religion has a direct affect on consumer behaviour. Although the role of religion in this research was used merely as sampling selection criteria, future analysis might investigate whether this variable significantly affected the three sample groups’ consumer behaviour and cultural values. For example, Appendix One identifies a key tenet of Jainism is the rejection of material goods. This infers that respondents strictly adhering to Jain religious beliefs may be less consumer orientated than equivalent Christians or Hindus. The data lends itself to further in-depth cross-cultural analysis and could be used to develop previous studies regarding consumer behaviour and religiosity (Barton and Vaughan, 1976).

#### 7.5.2 Future research

This section discusses possible future directions for cross-cultural research that will increase our understanding of this complex subject. Furthermore, if we are to understand the marketing opportunities that cross-cultural research provides, then we

need to have a better understanding of the behavioural, cultural and marketing issues involved. The research directions presented could be applied to any ethnic group and represent a natural continuation and progression of the research undertaken within this thesis.

#### 7.5.2.1 Replication of this research

There has been relatively little research which investigates the direct links between consumer behaviours and cultural systems from a cross-cultural perspective. Furthermore, this chapter has identified a number of cross-cultural critiques that require further investigation. Future research, therefore, should aim to replicate this study from two perspectives: using different sample groups and replication studies using the factors presented.

The sample groups used in this research were chosen to satisfy the *construct equivalence* requirements identified in Chapter Four. Future research should aim to replicate this research with the same ethnic groups but with different socio-economic profiles and geographic locations. If similar results were achieved then the methodological issues regarding the use of brown goods and *construct equivalence* could be upheld.

Statistical analysis identified nine factors that measured consumer behaviour and cultural attitudes. Future research should aim to test whether the scales satisfied the *etic-emic* discussion in Chapter Four, by replicating the same study in different countries. The selection of appropriate countries should reflect the cultural characteristics the factors represent, for example, Canada (*individualistic*) versus

Thailand (*collectivist*). Subsequent research results would then indicate whether the factors are valid in measuring the relationship between *collectivist* and *individualistic* cultures and consumer behaviour.

#### 7.5.2.2 Situational / felt ethnicity

Section 7.4.1 suggests that although attitudes were a predisposition towards a set behaviour, consideration must also be given to the impact of situational factors (Gross, 1996). Weinrich (1983) identified that ethnic minorities were affected by *empathetic* and *reference group identification*. Stayman and Deshpande (1989, p. 362) add that an ethnic individual “first identifies which ethnic group(s) s/he belongs to and then indicates how strongly s/he identifies with that group”. This interaction is entitled “*felt ethnicity*” where the likelihood of congruent ethnic-based decisions increases in those situations where members of the same ethnic group are encountered (*ibid.*). For example, a British Indian buying a brown good may consciously change their behaviour and opinions if the salesperson they interact with belongs to the same ethnic group. The extent to which *felt ethnicity* is evident among British Indians and other ethnic minorities and its influence on consumer behaviour should be investigated further.

#### 7.5.2.3 Symbolic interactionalism, possessions and role behaviour

Symbolic interactionalism is an aspect of sociological social psychology and refers to the process by which an individual understands their world. According to symbolic interactionalism theory, society and its culture takes precedent over any individual. Individual behaviour then becomes a reflexive evaluation of an imagined

or projected appraisal (Soloman, 1994). One method of achieving this is through product ownership. The individual's cognition regarding products is based upon their perceived approval from other members or the individual themselves. Product ownership therefore provides a means of gaining approval and acceptance within a society or culture. For example, a product is used to communicate one's position in society rather than attempt to establish that position (ibid.). Subsequently in a given social role, the individual will draw upon products to gain a favourable impression.

Chapters One and Two identified the role of the *collective*, *private* and *public self* within *collectivist* and *individualistic* cultures. These selves and their respective social roles can be associated with symbolic interactionism. Future research should investigate the relationship between possessions and their role in identity construction, within *collectivist* or *individualistic* cultures, from a symbolic interactionism perspective. This research would increase our understanding of how possessions are used to construct an individual's sense of identity.

#### 7.5.2.4 Consumer socialisation and intergenerational influence

Socialisation describes the development and learning of socially relevant behaviours by an individual, allowing the individual to attach culturally acceptable meanings to symbolic objects (Zigler and Child, 1969). Consumer socialisation, an aspect of the socialisation process, describes the role of the family as having a significant influence by teaching their children a rational approach to consumption (Moschis and Churchill, 1978). British Indians have been shown to exist within two sets of opposing cultural values while holding strong patriarchal family values and Chapter Four indicated that 89% of British Indians sampled were born outside of Britain and

therefore can be classified as first-generation. Future research should investigate consumer socialisation for British Indians from both a first- and second-generation perspective. Particular consideration could be given to this is a bi-directional process as suggested by Shah and Mittal (1997). This research would increase our understanding of the family roles within the consumer decision-making process from both an academic and commercial perspective.

Consideration should also be given to whether consumer socialisation between ethnic minority generations can be categorised by the acculturation categories used by Hutnik (1991). For example, would an ethnic minority individual whose societal behaviour was classified as “*assimilated*” on the acculturation scale also demonstrate similar consumer socialisation behaviours? This is an important research area. If ethnic minorities’ consumer socialisation did indeed reflect their acculturation categories then this would be expected to affect their consumer socialisation process. Returning to our previous example, a British Indian whose consumer socialisation was classified as “*assimilated*” would be expected to be socialised into British Caucasian consumer values. In contrast, a British Indian identified as “*dissociated*” would be expected to be socialised into Asian Indian consumer values. Research supporting this argument would increase the effectiveness of marketing strategies, as well as our understanding of the acculturation process.

The extent to which the family is a socialisation agent may also depend on the level of intergenerational influence. Intergenerational influence describes the bi-directional influence of parents and offspring, representing the transfer of attitudes, behaviours, preferences, skills and values (Shah and Mittal, 1997). As this process is bi-directional, second-generation immigrant children may also teach their first-

generation parents how to exist within their new culture. The strength of this bi-directional process of socialisation is determined by two factors: family relationships and bases of influence. This research showed that British Indians demonstrate strong immediate family attachment which was attributed to Asian Indian cultural values. Future research should investigate the inter-generational influence British Indians parents have on their children, from a cultural values and consumer behaviour perspective. If British Indians parents adhere to Asian Indian cultural values and their inter-generational influence is strong, then future successive British Indians would be expected to remain a distinct group from British Caucasians. Consequently, future marketing strategies would need to recognise this and adapt accordingly. In contrast, if inter-generational influence is weak, then future successive British Indians would be expected to assimilate to British Caucasian culture. Future marketing strategies might only then need to recognise the ethnic and racial profile of their consumers in any activities they undertake.

## 7.6 Chapter summary

This thesis has made a contribution to understanding the relationship between consumer behaviour and culture in two areas. First, the findings have indicated that Asian Indian *collectivist* cultural values have transcended geographical boundaries and are shared by British Indians. In conjunction with this, British Indians have also been shown to have *acculturated* to British Caucasian *individualistic* cultural values. British Indians' culture therefore represents an amalgamation of these contrasting cultural values, which has been manifested through consumer behaviour. Secondly, the empirical findings have been presented in a buying process model illustrating the



relationship between culture and consumer behaviour. It is hoped that this model addresses criticisms of previous research being Western centric.

The thesis has also suggested a number of future research areas. It is hoped that this and other researchers will investigate these areas further so that further discussion and research into the relationship between culture and consumer behaviour can be stimulated.

## Epilogue

*“When you finish a creative project, something that has consumed you for some time, it’s like the end of a love affair.”*

**Suzanne Eichhorn**<sup>16</sup>

The origins of this thesis lie in a university classroom at South Connecticut State University with an undergraduate project many years ago on marketing to the Hispanic community. Little did I suspect then that project would culminate in this thesis.

On reflection when this research commenced, I neither envisaged, nor appreciated the scale of the task ahead of me. What seemed like a good idea has taken a lot of time and effort to reach fruition. The more this research topic unravelled the more areas that called out to be investigated further. Yet time waits for no one and these areas will have to wait for another day. Ultimately this research answered its own question. Yes, British Indians draw upon Asian Indian cultural values as well as British Caucasian values and this represents my contribution to knowledge.

At a personal level this thesis represents a journey of discovery. Besides completely changing my political orientation, it has opened my eyes to the social injustices that society calls racism. It has made me appreciate and value human diversity as a thing

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<sup>16</sup> Cited from *“Strategy of the Dolphin”*, by Lynch, D. and Kordis, P. L., (1990).

to be celebrated and cherished. If this thesis makes only one positive contribution, then it would have been to open my eyes to the world.

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## Appendix One: Religion

### Hinduism

Denotes a group of religious traditions that have developed over the last three thousand years. The Hindu concept of the world views both males and females contributing towards a universal whole. The female represents *praktri* (nature) while the male represents the *pursua* (spirit) (Wadley, 1988). As the Hindu individual exists within a universal whole, each person is a small part of the entire ancestral, natural and unknown supernatural world, existing outside of a life and time bound locus, and subsequently not motivated by individual needs (Kakar, 1989). Indian Hindu individuals therefore believe they exist harmoniously within nature, the spirit world, the community and its traditions (Hoare, 1991). If individuals were to challenge these values, then they would upset the balance within which they exist and would be suitably punished by a perceived, higher religious universal force.

A distinctive concept of Hinduism is that of transmigration: continuing rebirth in a series of lives, until one achieves final release by knowledge, by actions or by devotion. This pattern of rebirth manifests through the perpetuation of the caste system, which is a means of classifying people by a class, race or trade. The Indian caste system recognises four caste groups: *Brahman* (Priests), *Kshatrya* (Warrior), *Vaishya* (Trader) and *Sudra* (Cultivator).

## Jainism

Folkert (1991) describes Jainism as one of India's most significant indigenous religions. Although the origins of Jainism are over 2,500 years old and pre-date Buddha, its followers account for less than 1% of India's population (ibid.). Jainism is based upon the ascetic ideal that human beings can overcome the oppression of the physical world by denying themselves physical needs. Freedom from this oppression breaks the cycle of rebirth and bestows upon the individual immortality.



## Appendix Two: Respondents' religious profile

**Table A2. 1: Sample demographics - religious classification**

	<b>Total</b>	<b>British Caucasians</b>	<b>British Indians</b>	<b>Asian Indians</b>
<b>Hindu</b>	<b>163</b>	-	105	58
<b>Christian</b>	<b>137</b>	137	-	-
<b>Jain</b>	<b>82</b>	-	67	15
<b>Atheist</b>	<b>34</b>	34	-	-
<b>Total</b>	<b>415</b>	<b>171</b>	<b>172</b>	<b>73</b>

The religious orientation of Asian and British Indians, shown in Table A2.1, is interesting as it indicates a large number of Jains (Asian Indian 21% and British Indians 39% respectively). Folkert (1991) identifies that Jains constitute between .5 - 1% of the population of the Indian state Maharashtra (whose capital is Mumbai). In Britain, due to their low number, the numbers of Jains are not registered on census records. The number of people identifying themselves as Jains therefore suggests a tendency to enter accountancy, rather than more low paid, manual professions.

## **Appendix Three: Taylor and McKirnan's (1984)**

### **acculturation model**

A number of models have been proposed to describe the acculturation process undertaken by ethnic minorities. One of these models is Taylor and McKirnan's (1984) five-stage acculturation model:

#### **Stage 1: Clearly stratified inter-group relations**

Relations between the majority (who hold the power) and the minority (no power) are extremely pronounced, with the majority seeking to maintain the status quo. The minority are encouraged to perceive their lack of power as their own fault. Individual minority group members start to resent their own group as the reason for their own failure to achieve self-improvement.

#### **Stage 2: Emerging individualistic social ideology**

Increased wealth levels lead to greater emphasis on individual characteristics, such as skills, and less emphasis on racial origins. Resulting economic success encourages individualism and movement away from the group, as the individual views own skills and not the groups' skills as the reason for their success. As society moves towards equal opportunities the increased emphasis on the individual starts to redress the imbalance of power experienced in stage 1.

#### **Stage 3: Social mobility**

High status, highly skilled or educated ethnic minority individuals seeking upward social

mobility now attempt to pass into the majority group, breaking from the collective group consciousness to an individual consciousness.

Upward mobility can either be by complete assimilation into the majority, with individuals changing their personal characteristics, such as name or residence area to seek acceptance. Alternatively the individual may adopt certain characteristics of the majority, sufficiently to gain their acceptance, while still retaining characteristics allowing affiliation to the minority group.

#### **Stage 4: Consciousness raising**

Only certain members of the *ethnic group* will succeed in assimilating into the majority group by sacrificing their ethnic identity. Those rejected return to the minority group feeling resentment against the majority group whom they perceive as the reason for their failure to assimilate.

#### **Stage 5: Competitive inter-group relations**

Rejection at stage 4 causes the ethnic minority to take action to try to redress the perceived / real imbalance of power and status between the two groups, through greater awareness of ethnic differences and developing a common group ideology. Comparisons between group members are now discouraged, as the majority is now perceived as the cause of their failure to adapt.

## **Appendix Four: India's emerging consumer society**

Venkatesh (1994, p. 325) identifies thirteen factors (identified by bold) to describe India's emerging consumer culture:

### **1. "A burgeoning middle class, its changing values and pent up consumer demand."**

Venkatesh and Swamy (1994) commented that India was witnessing the emergence of an entrepreneurial (middle) class, whose pursuit of economic wealth is a significant change agent in Indian society. Numbering somewhere between 200 - 250 million people, they have a high propensity to purchase luxury consumer goods (ibid.). One aspect of India's burgeoning middle class is the process of "De-Brahmanisation" where social class is replacing caste as determinant of status in urban areas (Rao, 1978).

### **2. "Changing women's roles, women's labour participation and the changing structure of the family."**

The increased number of well-educated Indian women entering into employment has made them both consumers and wage earners in their own right, resulting in greater input in consumer decision-making in the family unit (Sethi and Allen, 1988).

Alexander and Jayaraman (1977), although writing a decade earlier than Sethi and Allen (1988), present a slightly different image of Indian women. They note that the status gap between upper caste men and women is narrowing in industrialising, urban areas in contrast to the lower castes where women are removed from gainful employment rather than providing them with greater opportunities.

Sinha (1979) and Sinha and Verma (1987) comment that the Indian extended family concept was in decline, suggesting a move towards a more empowered nuclear family.

**3. “Rising consumer aspirations and expectations across many segments of the population” and**

**4. “The emergence of the rural consumer sector.”**

Increased familial wealth as a consequence of economic growth has been attributed to increased consumer aspirations. Nowhere is this more evident than in the rural areas of India, where wealth discrepancies with urban areas only intensify consumer aspirations. This is suggested by low levels of product ownership among the rural classes as evident in Table A4.1.

**Table A4. 1:** Rural vs. Urban Market Share of Selective Products in India

<b>Electrical products</b>	<b>Rural %</b>	<b>Urban %</b>
<b>Fans, Black and white televisions and Cassette recorders</b>	35	65
<b>Electric Stoves</b>	30	70
<b>Blenders, Fans, Scooters</b>	20	80
<b>Colour televisions, Refrigerators</b>	10	90
<b>Population distribution</b>	<b>70</b>	<b>30</b>

**Source:** Venkatesh, A. and Swamy, S., (1994), “*India as an emerging consumer society - a cultural analysis*”, Research in Consumer behaviour, Volume 7, pp. 193 - 223.

A significant shift towards a consumer culture in rural areas is sharply increased expenditure as a proportion of incremental income on consumer goods rather than purchase of further tracts of farming land (Das and Rao, 1991). In effect, traditional values of land ownership and future prosperity appear to have been replaced with product gratification.

**5. “Increased consumer spending on luxury items aided by past savings and the introduction of the credit system” and**

**6. “New types of shopping environments and outlets.”**

Economic and banking liberalisation has seen the emergence of a credit system in India, which has helped facilitate the growth of consumerism. This growth has witnessed growth of consumer outlets in India’s metropolitan cities, such as Mumbai, to accommodate this increased consumer awareness.

**7. “Media proliferation, satellite and cable television and the thriving film industry”,**

**8. “High degree of consumer awareness and sophistication across different segments”**  
and

**9. “Media sophistication and familiarity with English language among media people and a wide segment of the population.”**

Deregulation of Indian television has witnessed the rapid proliferation of television channels transmitted via cable systems and satellite. The launch of MTV India and the global Indian television station “Star” have become an effective medium for advertisers to reach their audiences.

Mumbai is the centre of the world's largest film-making industry, with two recurring themes in Indian films being the use of foreign countries in which to shoot scenes (presenting an alternatively better life style) and the use of product placements such as American designer brands, for example Tommy Hilfiger.

Familiarity with the English language among Indians, besides being a consequence of colonialism, is deemed to be a high status characteristic, widely used among the Indian middle classes.

**10. “The emergence of travelling Indian consumers -immigrants in the USA and England, overseas workers, tourists and professionals - and their exposure to world-wide consumer products” and**

**11. “Entry of multi-national corporations into India.”**

Indian emigrant populations when visiting India would often give Western consumer goods as presents. This exposure to non-Indian consumer goods developed consumer awareness among Asian Indians increasing their consumer expectations.

Economic liberalisation and the size of India's consumer market have attracted multi-nationals whose use of marketing practices has increased consumerism.

**12. “Strong domestic consumer goods manufacturing sector.”**

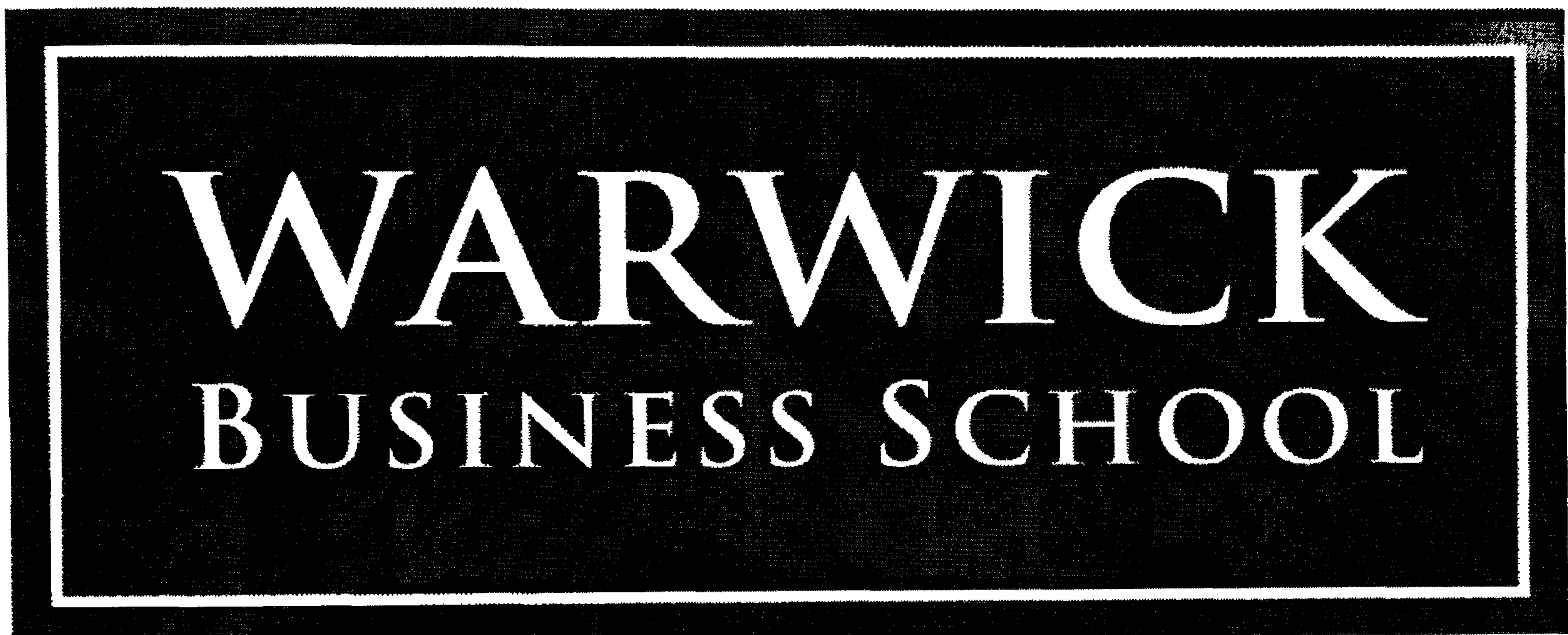
One aspect of economic liberalisation in India has been the emergence of joint ventures between traditionally protected Indian industries and non-Indian companies. The result is hybrid brands; products built in India but ultimately designed by foreign firms, such as Suzuki-Maruti cars. Combined with aggressive marketing aimed at increasing brand awareness, this has further developed India’s consumer market.

**13. “Resurfacing of hedonistic cultural elements after centuries of dormancy.”**

Venkatesh and Swamy (1994) provide no reference as to exactly what constitutes hedonistic cultural elements although increased wealth may have led to increased expenditure on consumer goods as noted in rural areas. No indication is given as to which of the thirteen factors noted has made the greatest contribution to India’s consumer society.



**MEASURING THE ROLE OF CULTURE IN  
CONSUMER DECISION MAKING**

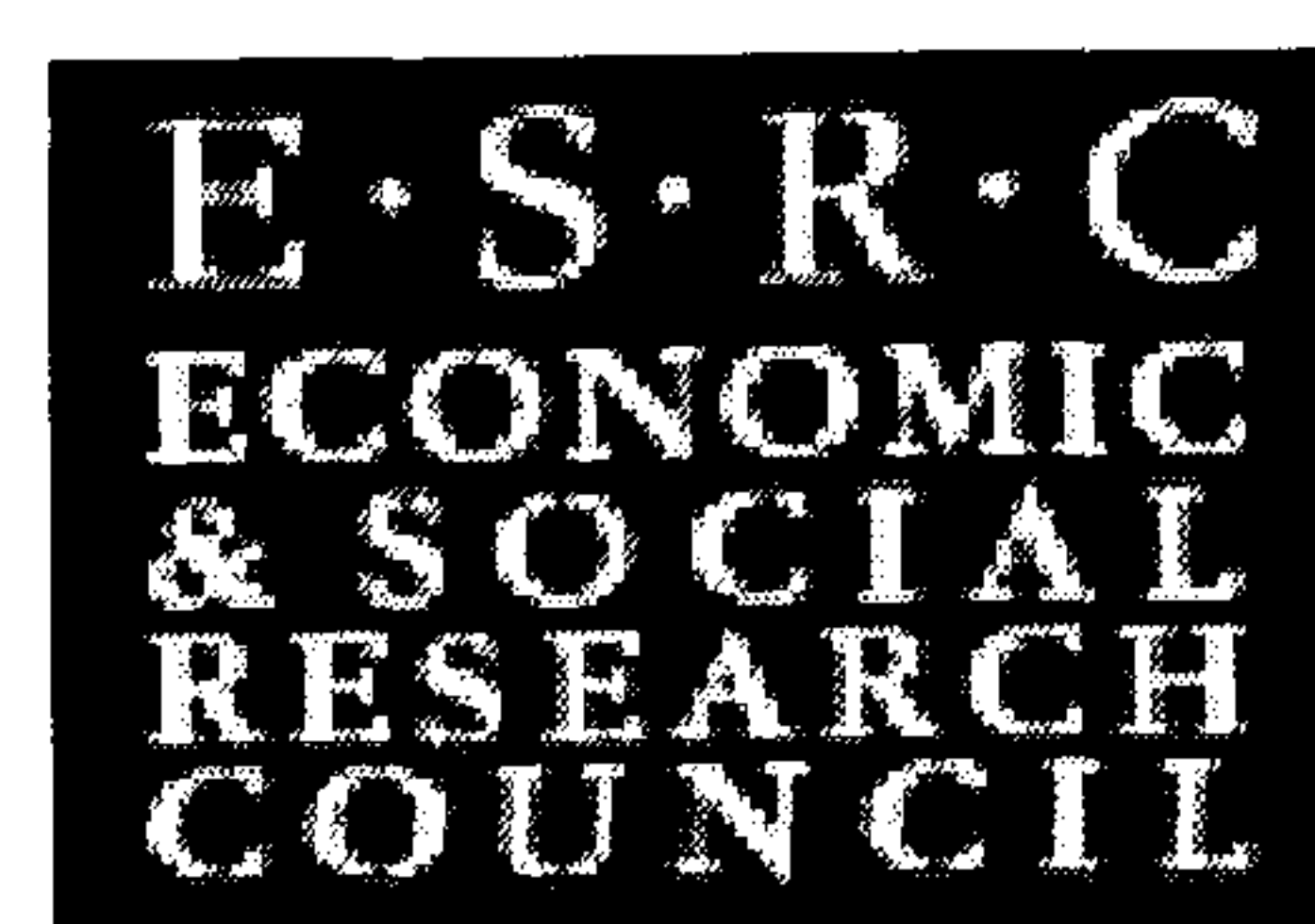


**Marketing and Strategic Management Group**

Please complete the attached questionnaire and use the envelope provided to return your completed questionnaire to:

Andrew Lindridge  
FREEPOST MID 21282  
Marketing and Strategic Management Group  
Coventry  
Warwick Business School  
University of Warwick  
CV4 7BR

Research  
sponsored by:



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<sup>17</sup> The research questionnaire size has been reduced to fit within the page margins of this thesis.

## Culture and our lives

The following questions refer to matters relating to India and yourself

	All of the time	Some of the time	Not very often	Never
<b>Q1: To what extent do you prefer:</b>				
To read about news events occurring in the Indian sub-continent, compared to other parts of the world?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
To watch an Indian film, compared to an American or European film?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
To watch an Indian television channel, like Zee TV, to the main British television channels	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Q2: When I am around other people:</b>				
I like to use an English version of my name	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I like to be recognised as Indian, rather than British	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I feel proud of my Indian ancestry, religion and traditions	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I participate in activities with people who are not Indian	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Q3: To what extent do you speak the English Language:</b>				
To your British Indian friends	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
To your partner	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
To your own children (only answer if you have children)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	More than once a week	Weekly	Every few weeks	Several times a year
<b>Q4: How many times do you visit your local temple in a week:</b>				
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Never	Once	2- 4 times	5 + times
<b>Q5: How many times have you visited India in the last five years?</b>				
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Thinking about the people you know

	Strongly agree	Agree	Neither agree nor disagree	Disagree	Strongly disagree
<b>Q6: To what extent do you agree that:</b>					
My closest friends are mainly British Indians	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
My neighbours are predominately of Indian descent	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
If British Indians were criticised for their behaviour by a British newspaper, you would take the criticism personally	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Regarding the role of religion in your life

	Very Important	Important	Some importance	Unimportant	Not at all
<b>Q7: How important is religion in your:</b>					
Children's upbringing (only answer if ...)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Day to day activities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Thinking now about how you see Britain

	Strongly agree	Agree	Neither agree or disagree	Disagree	Strongly disagree
<b>Q8: To what extent do you agree that:</b>					
Indian beliefs regarding how you should live your life, have no relevance to your life in Britain	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
You count Britain as your home	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
You really do think of yourself as British	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**People we meet**

Regarding your relationship with your parents, brothers and sisters

	Strongly agree	Agree	Neither agree or disagree	Disagree	Strongly disagree
<b>Q9: To what extent do you agree that:</b>					
Successes and failures in your life are closely tied to your parents' teachings	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Ageing parents, needing care, should live with their children	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
You feel obliged to your parents to be successful in life	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
You try to avoid actions that your parents would disapprove of	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Children below 18 should obey their older brothers and sisters (Leave blank if you have no brother(s)...	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
You get a sense of safety and security from your relationship with your brother(s) and sister(s) (Leave blank if you have no brother(s) or sister(s))	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Consider now your feelings towards your aunts, uncles and cousins

	Very willing	Willing	Only in extreme cases	Not willing at all
<b>Q10: To what extent would you be willing to:</b>				
Help an aunt / uncle if they were in financial difficulty	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Seek help from an aunt / uncle to resolve a personal problem	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rely on your cousins to help you resolve a personal problem	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Regarding your feelings towards your local community

	Very willing	Willing	Only in extreme cases	Not at all
<b>Q11: To what extent would you be willing to:</b>				
Help the local British Indian community without being paid	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Donate money towards a British Indian community centre	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Participate in community activities that were not just for British Indians	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Thinking now about how you behave towards other people in everyday life

	Strongly agree	Agree	Neither agree or disagree	Disagree	Strongly disagree
<b>Q12: To what extent do you believe that:</b>					
People judge you by your choice of friends	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
You rely on yourself most of the time	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
You can rely on your friends to resolve a serious problem	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
If people slow you down, it is better to work alone	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
You get annoyed if other people perform better than you do	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
You would still be where you are today, even without the help of others	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
You resist other people's efforts to control your behaviour	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
You are a unique person and deserve to be recognised as such	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Let us now think about a recent electronic product you have purchased. The following questions refer to how you reached a decision to buy that product and the emotions you felt about your purchase.

### Electronic product

<b>Q13: Please indicate if you own or rent any of the following electronic products:</b>					
	Own	Rent		Own	Rent
Television	<input type="checkbox"/>	<input type="checkbox"/>	Video recorder	<input type="checkbox"/>	<input type="checkbox"/>
<b>Q14: Which <u>one</u> of the following electronic products have you purchased most recently:</b>					
Hi-fi Centre	<input type="checkbox"/>	Television	<input type="checkbox"/>	DVD system	<input type="checkbox"/>
Video recorder	<input type="checkbox"/>	Video camera	<input type="checkbox"/>	Digital camera	<input type="checkbox"/>
If you have not purchased any of the above please state what large electronic product you have purchased most recently:					
<div style="border: 1px solid black; width: 100%; height: 20px;"></div>					
<b>Q15: Please indicate which make of electronic product you purchased:</b>					
Sony	<input type="checkbox"/>	Technics	<input type="checkbox"/>	Kenwood	<input type="checkbox"/>
Panasonic	<input type="checkbox"/>	Hitachi	<input type="checkbox"/>	JVC	<input type="checkbox"/>
Other (please specify)	<div style="border: 1px solid black; width: 100%; height: 20px;"></div>				
<b>Q16: When did you purchase your product:</b>					
0 - 6 months ago	<input type="checkbox"/>	7 - 12 months ago	<input type="checkbox"/>	Over 12 months ago	<input type="checkbox"/>
<b>Q17: Please indicate the amount you spent on your electronic product:</b>					
£ 0 - 200	<input type="checkbox"/>	£201 - £400	<input type="checkbox"/>	£401 - £600	<input type="checkbox"/>
£601 - £800	<input type="checkbox"/>	£801 - £1000	<input type="checkbox"/>	£1000+	<input type="checkbox"/>

**Q18: Regarding which electronic product to buy, tick those boxes that show who helped you in buying your electronic product:**

	Myself Friends	My parents	Wife/ partner	My children	Brother/ sister	Aunt / uncle	Grand parents	Friends
Who suggested you needed to buy this electronic product	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Who made the decision on which make of electronic product to buy	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Who decided which shop to buy the electronic product from	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Who will mostly be using this electronic product	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**Q19: Regarding the electronic product you bought, tick those boxes to show:**

	Myself	My parents	Wife/ partner	My children	Brother/ sister	Aunt / uncle
Who provided the money	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Who actually paid for the electronic product	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Whose bank account was used (only if you didn't pay by credit)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

## Experience

Buying something can result in different emotions being felt, now thinking about the electronic product you purchased

	Strongly agree	Agree	Neither agree or disagree	Disagree	Strongly disagree
<b>Q20: How did you feel and behave after you bought your electronic product:</b>					
I enjoyed telling people about my purchase	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I felt I had more respect from other people	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Buying the electronic product gave me a lot of pleasure	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I felt my life was a little more comfortable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I believe my electronic product has improved my status in my community	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I felt happier with my life	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The electronic product made me feel better about myself	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Buying products gives me a lot of pleasure	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

## Choice

We would now like you to think about the reasons for your choice of electronic product

Below are a number of reasons why people purchase electronic products. Considering each reason, select only four reasons and then list them in order of importance:

Use 1 = most important reason and 4 = least important reason

**Q21: The four main reasons why I purchased this electronic product were:**

- |                                                |                          |                                          |                          |
|------------------------------------------------|--------------------------|------------------------------------------|--------------------------|
| I needed to replace a broken product           | <input type="checkbox"/> | I had previously owned this make before  | <input type="checkbox"/> |
| It has a reputation for lasting a long time    | <input type="checkbox"/> | Technology looked impressive             | <input type="checkbox"/> |
| The sales person said this was a good choice   | <input type="checkbox"/> | Personal recommendation                  | <input type="checkbox"/> |
| The price was within how much I could spend    | <input type="checkbox"/> | Product's advertising                    | <input type="checkbox"/> |
| My old electronic product looked old fashioned | <input type="checkbox"/> | Shop was running a special promotion     | <input type="checkbox"/> |
| It offered good value for money                | <input type="checkbox"/> | I wanted a product that looked expensive | <input type="checkbox"/> |

Other (please specify)

	<b>Strongly Agree</b>	<b>Agree</b>	<b>Neither agree or disagree</b>	<b>Disagree</b>	<b>Strongly disagree</b>
--	---------------------------	--------------	------------------------------------------	-----------------	------------------------------

**Q22: I bought this electronic product because:**

- |                                                               |                          |                          |                          |                          |                          |
|---------------------------------------------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| It reflects my family's social position in my community       | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| It would add status to my family name in my community         | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| People expect my family to own this type of product           | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Successful people own this product                            | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| It increased other peoples' respect for me                    | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| It would tell other people how successful I have been in life | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

## Advice

Considering which people you asked for advice on purchasing your electronic product

From the following list, please indicate from which of the following people you sought advice in deciding which electronic product to purchase. Indicate the order you sought their advice by using: 1 = first person, 2 = second person etc.

**Q23: I sought advice from the following people:**

- |                    |                          |                   |                          |                        |                          |
|--------------------|--------------------------|-------------------|--------------------------|------------------------|--------------------------|
| Parent(s)          | <input type="checkbox"/> | Partner           | <input type="checkbox"/> | No one but myself      | <input type="checkbox"/> |
| My children        | <input type="checkbox"/> | Parents(s) in law | <input type="checkbox"/> | Brother(s) / sister(s) | <input type="checkbox"/> |
| Uncle(s) / aunt(s) | <input type="checkbox"/> | Neighbour(s)      | <input type="checkbox"/> | Work colleague(s)      | <input type="checkbox"/> |
| Friend(s)          | <input type="checkbox"/> | Grandparents      | <input type="checkbox"/> | Cousin(s)              | <input type="checkbox"/> |

Other (please specify):

Thinking now about those people who may have influenced you in buying your electronic product

	Strongly Agree	Agree	Neither agree or disagree	Disagree	Strongly disagree
<b>Q24: In purchasing my electronic product:</b>					
I was influenced by my friends' expectations	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I observed the products my friends were using	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I actively sought my neighbours' advice	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
My neighbours' opinions affected what I bought	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
My parents' approval influenced my choice	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I actively involved my brother(s) and sister(s) (leave blank if no brothers or sisters)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

## Retail

Now please consider the retail outlet from where you purchased your electronic product

<b>Q25: I purchased my electronic product from:</b>	
A national electronic retailer (such as Dixons, Comet) <input type="checkbox"/>	A supermarket (such as Asda, Tesco) <input type="checkbox"/>
A local (non-specialist) shop in my community <input type="checkbox"/>	A specialist electronic shop <input type="checkbox"/>
A department store (such as Alders, Debenhams) <input type="checkbox"/>	A catalogue (such as Kays, Freemans) <input type="checkbox"/>
Other (please specify)	<input type="text"/>
<b>Q26: Please select four reasons (1 = most important, 4 = least important) for choosing that retail outlet and list in order of importance:</b>	
The retailer is near to where I live <input type="checkbox"/>	Past experience <input type="checkbox"/>
Offered easy payment terms <input type="checkbox"/>	I know the owner <input type="checkbox"/>
I could have the electronic product immediately <input type="checkbox"/>	Retailer has a product reputation <input type="checkbox"/>
Retailer was cheaper than every body else <input type="checkbox"/>	Staff are very helpful and polite <input type="checkbox"/>
Recommended by a friend <input type="checkbox"/>	Easy to park outside the retailer <input type="checkbox"/>
Retailer had a special offer <input type="checkbox"/>	Relative's recommendation <input type="checkbox"/>
Other (please specify)	<input type="text"/>

## Salesperson

Thinking now about the salesperson from whom you bought your electronic product

**Q27: Was the salesperson recommended to you (circle answer)?**

Yes / No

If you answered **yes**, would you indicate who recommended that salesperson to you? (You may tick more than one).

- |                                |                          |                  |                          |
|--------------------------------|--------------------------|------------------|--------------------------|
| Friends                        | <input type="checkbox"/> | Cousin           | <input type="checkbox"/> |
| Parents                        | <input type="checkbox"/> | Brother / Sister | <input type="checkbox"/> |
| My children                    | <input type="checkbox"/> | Grandparents     | <input type="checkbox"/> |
| Brother in law / Sister in law | <input type="checkbox"/> | Parents in law   | <input type="checkbox"/> |
| Work colleague                 | <input type="checkbox"/> | Neighbour        | <input type="checkbox"/> |
| Aunt / uncle                   | <input type="checkbox"/> | Parents in law   | <input type="checkbox"/> |

Other (please specify)

**Q28: Please indicate the ethnic group of the salesperson you dealt with?**

- |                   |                          |                         |                          |
|-------------------|--------------------------|-------------------------|--------------------------|
| Afro-Caribbean    | <input type="checkbox"/> | Indian                  | <input type="checkbox"/> |
| Caucasian (white) | <input type="checkbox"/> | Pakistani / Bangladeshi | <input type="checkbox"/> |
| Chinese           | <input type="checkbox"/> | No comment              | <input type="checkbox"/> |

Other (please specify)

**Q29: Please indicate if any of the following reasons influenced your choice of salesperson (you may tick more than one box):**

- |                               |                          |                                 |                          |
|-------------------------------|--------------------------|---------------------------------|--------------------------|
| Friend of the family          | <input type="checkbox"/> | Bought from sales person before | <input type="checkbox"/> |
| Member of the local community | <input type="checkbox"/> | Recommended by a friend         | <input type="checkbox"/> |
| Spoke an Indian language      | <input type="checkbox"/> | Most senior person in shop      | <input type="checkbox"/> |
| Sales person was a man        | <input type="checkbox"/> | Salesperson was a woman         | <input type="checkbox"/> |

Other (please specify)

Thinking now about what the sales person may have said to you

**Q30: Given the following statements, to what extent did the following influence your choice:**

- |                                                | Strongly influenced      | Influenced               | Neither influenced nor discouraged me | Discouraged me           | Strongly discouraged     | Not suggested            |
|------------------------------------------------|--------------------------|--------------------------|---------------------------------------|--------------------------|--------------------------|--------------------------|
| <b>The sales person said:</b>                  |                          |                          |                                       |                          |                          |                          |
| The product impressed them with its reputation | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>              | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| It is popular with my local community          | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>              | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| It is popular with successful people           | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>              | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |



# Biographical

Finally, we would like you fill in the following section regarding yourself. This information is purely to assist in assessing responses and will be kept confidential.

**Q31: What age group do you belong to**

17 - 24  25 - 34  35 - 44  45 - 55  56 - 64  65+

**Q32: Which one of the following best describes the type of work you do / did (if retired)**

Professional  Managerial / Administrator  Associate professional / technical   
 Sales  Clerical / Secretarial  Craft and related   
 Student  Plant / machine operative  Personal and protective service   
 Unemployed

**Q33: In which country or continent were you born**

Britain  India  Pakistan  North America  Europe   
 Bangladesh  Caribbean  Africa  Far East Asian  Other

**Q34: In which country or continent were your parents born**

Britain  India  Pakistan  North America  Europe   
 Bangladesh  Caribbean  Africa  Far East Asian  Other

**Q35: Which ethnic or racial group does your partner identify with**

Britain  India  Pakistan  North America  Europe   
 Bangladesh  Caribbean  Africa  Far East Asian  Other   
 Other (please specify)

**Q36: Which of the following religions best describes the one you follow**

Hinduism  Sikhism  Islam  Christianity  Judaism   
 Buddhism  Jain  Atheist   
 Other (please specify)

**Q37: Which of the following religions best describes the one your partner follows**

Hinduism  Sikhism  Islam  Christianity  Judaism   
 Buddhism  Jain  Atheist   
 Other (please specify)

## Thank You ...

Please feel free to write any comments which you have about this questionnaire and / or the research project

*Many thanks for your co-operation in completing this survey.*

*Please return this questionnaire in the freepost envelope provided.*

**Please indicate whether or not you want either or both of the following:**

Would you like to receive an executive summary of the results  
of this survey?

Yes  No

Would you like to be entered into the free participants prize draw  
(Prize is £50 of Marks and Spencers gift vouchers)

Yes  No

If you have placed a tick in either box, please write down your personal details below:

**Name:**

**Address:**

**Post Code:**

## Appendix Six: Letter sent to British sample groups

28<sup>th</sup> October 1999

Dear Mr

### **MEASURING THE ROLE OF CULTURE IN CONSUMER DECISION MAKING**

I am conducting an international research project measuring the extent culture affects buying decisions among professionals living in London and Mumbai (Bombay). Your name was randomly selected from a list of qualified professionals that matched the research requirements and your answers to the enclosed questionnaire are important to the accuracy of this research. The questionnaire measures cultural values and then assesses aspects of your purchase behaviour for a non-kitchen electronic product, for example, a television or DVD system. The answers you provide will enable organisations to improve and understand their marketing processes in Great Britain and India.

The questionnaire should only take you a short time to complete and should be returned by 16<sup>th</sup> November in the Freepost envelope provided. All responses are confidential and will be treated as required by the Data Protection Act (1984).

If you wish to receive a summary of the research findings please write your name and address at the end of the questionnaire. As a token of my appreciation your name and address will be entered into a raffle to win Marks and Spencers gift vouchers worth £50.

Thanking you for your assistance.

Yours sincerely

Andrew Lindridge  
**Doctoral Researcher**  
**Warwick Business School**

**Enclosures:** Questionnaire  
Freepost envelope

## Appendix Seven: Reminder letter sent to British sample groups

Dear Mr

### **MEASURING THE ROLE OF CULTURE IN CONSUMER DECISION MAKING**

Three weeks ago I wrote to you requesting your assistance in conducting an international research project among professionals living in London and Mumbai (Bombay). However, I still require more responses to ensure my research is viable and I would like to invite you to complete the attached questionnaire. I do appreciate that time is a scarce commodity and that this questionnaire is another task to complete. However as a token of my appreciation, if you wish, your name and address will be entered into a raffle to win Marks and Spencers vouchers worth £50.

The questionnaire should only take a small amount of time to complete and measures the cultural values that may have affected the last non-kitchen based electronic product you purchased, such as a television or a DVD system. All responses will be treated as confidential and will not be passed onto anybody else, complying with the Data Protection Act (1984).

If you wish to receive a summary of the research findings, please write your name and address at the end of the questionnaire.

Thanking you for your assistance.

Yours sincerely

Andrew Lindridge  
**Doctoral Researcher**  
**Warwick Business School**

**Enclosures:** Questionnaire  
Freepost envelope

## Appendix Eight: Asian Indian Internet delivered questionnaire

### Religion and our lives

#### 1: How important is religion in your:

Children's upbringing (only answer if you have children)	Please Select
Day to day activities	Please Select

2: How many times do you visit your local temple/church/mosque:	Please Select
-----------------------------------------------------------------	---------------

### People We Meet

#### 3: Regarding your relationship with your parents, brothers and sisters, to what extent do you agree that:

Successes and failures in your life are closely related to your parents' teachings	Please Select
Ageing parents, needing care, should live with their children	Please Select
You feel obliged to your parents to be successful in life	Please Select
You try to avoid actions that your parents would disapprove of	Please Select
Children below 18 should obey their older brothers and sisters (Do not answer if you have no brothers or sisters)	Please Select
You get a sense of safety and security from your relationship with your brother(s) and sisters(s) (Do not answer if you have no brothers or sisters)	Please Select

### Consider now your feelings towards your aunts, uncles and cousins

#### 4: To what extent would you be willing to:

Help an aunt / uncle if they were in financial difficulty	Please Select
Seek help from an aunt / uncle to resolve a personal problem	Please Select
Rely on your cousins to help you resolve a personal problem	Please Select

### Regarding your feelings towards your local community

#### 5: To what extent would you be willing to:

Help my local community without being paid	Please Select
Donate money towards a building for the community to use	Please Select
Participate in your local communities activities	Please Select

### Thinking now about how you behave towards other people in everyday life

#### 6: To what extent do you believe that:

People judge you by your choice of friends	Please Select
You rely on yourself most of the time	Please Select
You can rely on your friends to resolve a serious problem	Please Select
If people slow you down, it is better to work alone	Please Select
You get annoyed if other people perform better than you do	Please Select
You would still be where you are today, even without the help of others	Please Select
You resist other people's effort to control your behaviour	Please Select
You are a unique person and deserve to be recognised as such	Please Select

Let us now think about a recent electronic product you have purchased. The following questions refer to how you reached a decision to buy that product and the emotions you felt about your purchase

**7: Electronic product:**

Do you own or rent your television set

Do you own or rent your video recorder (VCR)

What electronic product have purchased recently

If the electronic product you purchased was classified as "Other" (only) please type in the type of product you purchased recently in this box:

Please indicate which make of electronic product you purchased

If the make of electronic product you purchased was classified as "Other" (only) please type in the make of electronic product you purchased in this box:

When did you purchase your electronic product

Please indicate the amount you spent on your electronic product (in rupees)

**8: Regarding the electronic product you chose to buy, please indicate who helped you in buying your electronic product. If more than one person was involved, then please use the selection box on the right to indicate who that extra person was:**

Who suggested you needed to buy this electronic product

Who made the final decision on which make of electronic product to buy

Who decided from which shop to buy the electronic product from

Who will mostly be using this electronic product

**9: Regarding the electronic product you chose to buy, please indicate how you paid for your electronic product. If more than one person was involved, then please use the selection box on the right to indicate who that extra person was:**

Who provided the money to buy the electronic product

Who actually paid for the electronic product

Whose bank account was used

Was a credit card or loan used to buy the electronic product

**Buying something can result in different feelings being experienced, now thinking about the electronic product you purchased**

**10: How did you feel and behave after you bought your electronic product:**

I enjoyed telling people about my purchase	Please Select
I felt I had more respect from other people	Please Select
Buying the electronic product gave me a lot of pleasure	Please Select
I felt my life was a little more comfortable	Please Select
I believe my electronic product has improved my status in my community	Please Select
I felt happier with my life	Please Select
The electronic product made me feel better about myself	Please Select
Buying products gives me a lot of pleasure	Please Select

**We would now like you to think about the reasons for your choice if electronic product**

**11: Below are a number of reasons why people purchase electronic products. Considering each reason, select only four reasons, and then list them in order of importance:**

Use 1 = most important reason and 4 = least important reason

**The four most important reasons why I purchased this electronic product were:**

I needed to replace a broken product	Please Select	I had previously owned this make before	Please Select
It has a reputation for lasting a long time	Please Select	Technology looked impressive	Please Select
The sales person said this was a good choice	Please Select	Personal recommendation	Please Select
The price was within how much I could spend	Please Select	Product's advertising	Please Select
My old electronic product looked old fashioned	Please Select	Shop was running a special promotion	Please Select
It offered good value for money	Please Select	I wanted a product that looked expensive	Please Select

Other:

**12: I bought this electronic product because:**

It reflects my family's social position in my community	Please Select
It would add status to my family name in my community	Please Select
People expect my family to own this type of product	Please Select
Successful people own this product	Please Select
It increased other peoples' respect for me	Please Select
It would tell other people how successful I have been in life	Please Select

**Considering which people you asked for advice on purchasing your electronic product**

**13: Please indicate from the following list of people who you sought advice from in deciding which electronic product to purchase. You can select upto four people and then list them in the order you sought their advice:**

Use 1 = first person, 2 = second person and so on

**I sought advice from the following people:**

Parent(s)	<input type="text" value="Please Select"/>	Partner	<input type="text" value="Please Select"/>
My children	<input type="text" value="Please Select"/>	Parent(s) in law	<input type="text" value="Please Select"/>
Aunt(s) / Uncle (s)	<input type="text" value="Please Select"/>	Neighbour(s)	<input type="text" value="Please Select"/>
Friend(s)	<input type="text" value="Please Select"/>	Grandparents	<input type="text" value="Please Select"/>
No one but myself	<input type="text" value="Please Select"/>	Brother(s) / sister(s)	<input type="text" value="Please Select"/>
Cousins	<input type="text" value="Please Select"/>		

Other:

**Thinking now about those people who may have influenced you in buying your electronic product**

**14: I bought this electronic product because:**

I was influenced by my friends expectations	<input type="text" value="Please Select"/>
I observed the products my friends were using	<input type="text" value="Please Select"/>
I actively sought my neighbours' advice	<input type="text" value="Please Select"/>
My neighbours' opinions affected what I bought	<input type="text" value="Please Select"/>
My parents' approval influenced my choice	<input type="text" value="Please Select"/>
I actively involved my brother(s) and sister(s) (do not answer if you have no brothers or sisters)	<input type="text" value="Please Select"/>

**We would now like you to think about the retail outlet from where you purchased your electronic product**

**15: Where did you purchase your electronic product from**

**16: From the following reasons, please select four reasons for choosing that retail outlet:**

Use 1 = most important reasons, 2 = least important reason

Retailer near where I live	<input type="text" value="Please Select"/>	Past experience	<input type="text" value="Please Select"/>
Offered easy payment terms	<input type="text" value="Please Select"/>	I know the owner	<input type="text" value="Please Select"/>
I could have the electronic product immediately	<input type="text" value="Please Select"/>	Retailer has a good reputation	<input type="text" value="Please Select"/>
Retailer was the cheapest	<input type="text" value="Please Select"/>	Helpful and polite staff	<input type="text" value="Please Select"/>
Recommended by a friend	<input type="text" value="Please Select"/>	Easy to get to	<input type="text" value="Please Select"/>
Retailer had special offer	<input type="text" value="Please Select"/>	Relatives recommendation	<input type="text" value="Please Select"/>

Other:



17: Was the salesperson recommended to you?

Please Select

If you answered yes (only) would you indicate who recommended that salesperson to you (you may select more than one)

Friend(s)

Please Select

Cousin(s)

Please Select

Parent(s)

Please Select

Brother(s) / sister(s)

Please Select

My children

Please Select

Grandparent(s)

Please Select

Brother / sister in law

Please Select

My parents

Please Select

Work colleagues(s)

Please Select

Neighbour(s)

Please Select

Aunt(s) / uncles(s)

Please Select

Parent(s) in law

Please Select

Other:

18: Please indicate if any of the following reasons influenced your choice of salesperson (you may select more than one):

Friend of the family

Please Select

Bought from the salesperson before

Please Select

Recommended by a friend

Please Select

Most senior person in the shop

Please Select

Salesperson was a man

Please Select

Salesperson was a woman

Please Select

Other:

Thinking now about what the sales person may have said to you

19: Given the following statements, to what extent did the following influence you choice.

The salesperson said:

The product impressed them with its reputation

Please Select

I felt I had more respect from other people

Please Select

Buying the electronic product gave me a lot of pleasure

Please Select

I felt my life was a little more comfortable

Please Select

I believe my electronic product has improved my status in my community

Please Select

I felt happier with my life

Please Select

The electronic product made me feel better about myself

Please Select

Buying products gives me a lot of pleasure

Please Select

**Finally, we would like you to complete the following section regarding yourself. This information is purely to assist in assessing responses and will be kept confidential**

What age group do you belong to

Which of the following best describes the type of work you do / did (if retired)

Which religion best describes the one you follow

If you said your religion was "other" please state which religion you follow

Which religion best describes the one your partner follows

If you said your partner's religion was "other" please state which religion they follow

**Thank you ...**

Please feel free to write any comments which you have about this questionnaire and / or research project

Please indicate whether or not you want either or both of the following:

An executive summary of the results of this survey?

To be entered into the free participants prize draw?

(Prize is a Royal Wedgwood China desk clock worth 3,100 rupees)

If you have said yes to either of the above, please type in your name and address:

Name

Address

## Appendix Nine: Letter sent to Asian Indians via e-mail

Dear Mr

### **MEASURING THE ROLE OF CULTURE IN CONSUMER DECISION MAKING**

I am conducting an international research project, as part of my Doctorate degree, measuring the extent culture affects buying decisions among professionals living in Britain and India. Your name was randomly selected from a list of qualified professionals that matched the research requirements and your answers to the attached questionnaire are important to the accuracy of this research. The questionnaire measures cultural values and then assesses aspects of your purchase behaviour for a non-kitchen electronic product, for example, a television or Hi-fi system. The answers you provide will increase our understanding of the decision-making processes made by professionals in Great Britain and India.

The questionnaire should only take a short time to complete and is accessed via the internet. All responses are confidential and no personal details will be forwarded to any third party. As a token of my appreciation, if you wish, your name and address will be entered into a raffle to win a Royal Wedgwood China desk clock worth 3,100 rupees. If you wish to receive a summary of the research findings then these can be provided as well.

The questionnaire can be accessed simply by clicking on the following website address and waiting for a few seconds for the questionnaire to be downloaded. Then you answer the questions given to you and then click on the "Submit" button for the questionnaire to be sent. Should you require assistance a set of instructions is enclosed at the bottom of this letter.

Questionnaire can be accessed at:

<http://users.wbs.warwick.ac.uk/doctoral/index.html>

Should you have any questions or difficulties in accessing this questionnaire then please do not hesitate to contact me by e-mail at:

[A.M.Lindridge@warwick.ac.uk](mailto:A.M.Lindridge@warwick.ac.uk)

Thanking you for your assistance.

Yours sincerely

Andrew Lindridge

**Doctoral Researcher  
Warwick Business School**

## Instructions

The questionnaire you are about to commence consists of two types of questions.

Example 1:

**Q1:** It is important to visit your local temple / mosque /church every day

All you need to do is place your mouse indicator on the box that says “Please Select” and click either the right or left button on your mouse. You will then be presented with a list of possible answers that requires you to select only the one that matches your own opinion. Therefore by pressing “Please Select” the following possible answers could be used:

“Strongly agree, agree, neither disagree or agree, disagree and strongly disagree”

Therefore if we strongly agreed with the question, we would position our mouse indicator on “Strongly agree” and click either mouse button. The box will then display “Strongly agree”. You can then proceed to the next question.

**Example 2:**

The second type of question asks you to select up to four reasons or people from a list who may have affected a decision you made. First read the list and then decide which four are relevant to you. Then you will need to decide the order of importance they were in your decision making, for example:

**Q2:** Which four people did you seek advice from the following:

Use 1 = for first person, 2 = second person and so forth.

Friends:           Please Select

Neighbours:      Please Select

Brothers:          Please Select

Sisters:           Please Select

Uncles :           Please Select

Aunts:             Please Select

So if you sought information in the following order, say: friends, then parents, then brothers and then cousins, go the “Friends” box and click on it to reveal:

“1,2,3,4”

Then simply highlight “1” and then go to the next box, in this example “Parents”, click on the box and press on “2” and so forth.

On certain questions if none of the answers are applicable then you will be given a box to write your own comments in.

Finally, when you have finished the questionnaire, all you need to do is press the Submit and the questionnaire will be returned to Warwick Business School.

## Appendix Ten: Reminder letter sent to Asian Indians via e-mail

Dear Mr

### *Measuring the role of culture in consumer decision-making*

Three weeks ago I wrote to you requesting your assistance in helping me conduct an international research project as part of my Doctoral degree at Warwick University, in Great Britain. Although I have had a number of responses back from India, I still require a lot more, which is why I am once again requesting your help. I would therefore appreciate if you would take a few minutes to answer the attached questionnaire.

The questionnaire measures cultural values and then assesses aspects of your purchase behaviour for a non-kitchen based electronic product, for example a television. Your responses will then be assessed against British responses to the same questions. The questionnaire can be accessed by double clicking the following address and should take about sixty seconds to download:

<http://users.wbs.warwick.ac.uk/doctoral/index.htm>

Alternatively if you do not wish to access the questionnaire then I have attached a version, which can be printed off, with a freepost envelope. All you then need to do is print the questionnaire and envelope, complete it and post it. The return postage will be paid automatically by myself.

All responses are confidential and no personal details will be forwarded to any third party. As a token of my appreciation your name and address will be entered into a free raffle to win a Royal Wedgwood China desk clock.

If you have any questions then please feel free to contact me on the following e-mail address:

[A.M.Lindridge@warwick.ac.uk](mailto:A.M.Lindridge@warwick.ac.uk)

Once again I would like to thank you for your time and assistance in helping me complete my doctoral research.

Yours sincerely

Andrew Lindridge

**Doctoral Researcher  
Warwick Business School**

## Appendix Eleven: Thank you letter sent to respondents

Dear Mr

### **Results of the 1999 “Measuring the role of culture in Consumer decision-making” survey**

Over one year ago you agreed to take part in an international doctoral research project being conducted in London and Mumbai (Bombay). The purpose of the research was to investigate the extent cultural values affected the consumer decisions made in the purchase of an electronic product. As promised I have attached a summary of the research’s key findings.

In response to the wide variety of respondents’ questions regarding this research I have also taken this opportunity to answer these as well.

I would like to thank everybody for the time and effort they took to complete and return the questionnaire. Your response was greatly appreciated.

Yours sincerely

Andrew Lindridge

**Doctoral Researcher**

**Warwick Business School**

**Enc.: Research summary**



## Research summary

The purpose of the research was to assess the extent that British Indians drew upon Asian Indian and British Caucasian cultural values in the purchase of an electronic product. To measure this behaviour, a group of Asian Indians and British Caucasians were measured to create opposing poles on a continuum. The results are summarised thus:

### **1. Societal cultural values**

Asian Indian cultural values are based upon a concept of communal existence, with particular emphasis on group hierarchy and mutual respect. (Entitled by Sociologists as “*Collectivism*”). British Caucasian cultural values, however places greater emphasis on the rights of the individual over the group resulting in greater individual autonomy. (This is entitled “*Individualism*”). Two societal cultural areas were measured: attachment to the immediate family and whether respondents saw themselves as belonging to a group or being autonomous.

The results showed that both Indian groups demonstrated similar levels of *collectivist* cultural behaviours towards their immediate family. Although British Caucasians showed attachment to the immediate family, this attachment was not as strong as the Indian groups. In contrast, both British groups perceived themselves as autonomous from their group allegiances, unlike the Asian Indian group.

### **2. Cultural values and consumer behaviour**

The cultural values we adhere to influence the decisions we make, including products we purchase. For Asian Indians it were hypothesised that *collectivist* cultural values would result in purchase decisions being influenced by a need to enhance the family’s image and actively seek their involvement in the buying process. In contrast, as British Caucasians were hypothesised to follow *individualistic* cultural values this would result in little or no group involvement in the buying process and more emphasis on individualistic behaviours.

The results partly confirmed this argument. Asian Indians were more likely to gain greater pleasure from their product purchase as enhancing their group’s image than either British group. Both Indian groups however, were more likely to have involved other family members and friends in the buying process. The British Caucasian group in contrast were less likely to involve anybody else.

### **3. British Indians and their interaction between Asian Indian and British Caucasian cultural values**

The purpose of this research was to assess the extent British Indians’ drew upon Asian Indian and British Caucasian cultural values in the buying process for an electronic product. Did the results gained reflect similar previous research?

When any ethnic group interacts between its own and another culture then some level of adaptation will occur. Previous research indicates that this cultural interaction is a complex and diverse subject matter. Variables such as age, socio-economic status, religion and education are all influencing factors. Subsequently, this affects the ethnic group’s consumer behaviour.

British Indians were requested to complete an additional section to measure their interaction between Asian Indian and British Caucasian cultural values. These results would then be statistically assessed to measure any affect. The results indicated that adaptation to British Caucasian culture had occurred and was evident in a number of similar behaviours. However, the British Indians sampled demonstrated behaviours and values that are also identifiable with the Asian Indian group. Overall, the results indicated that the British Indian group viewed themselves as “British Indians” and took great pride in their Indian origins and their British identity. This result has been reflected in previous studies conducted among British Indians.

### Commonly asked questions

#### ***“Who is sponsoring this research and who will use the results?”***

The research was sponsored by an organisation called the “Economic and Social Research Council” (ESRC). The sole purpose of this organisation is to fund academic research training for individuals or groups undertaking doctoral or higher research. There was no commercial backing from any organisation. Ultimately the results of this research will be presented in my doctoral thesis, which will be available for any one to read.

#### ***“What will happen to my personal details?”***

Under the Data Protection Act (1984) once an individual’s personal details have been used, then they must then be removed from any computer hardware or software. In accordance with the legislation this has been done. No other individual or group were given access to database of names.

#### ***“Why use London and Mumbai with professional, male, respondents purchase of an electronic good?”***

To achieve an unbiased measurement of two countries behaviours there is a need to ensure that the groups’ demographic profiles are compatible and similar. This ensures that any measured, observable difference can be attributed to the variables being measured, i.e. the influence of culture. Since Britain and India are at different stages of industrialisation sample compatibility could only be achieved through the sample group profile used. The choice of an electronic good reflected their widespread availability in both countries, unlike more expensive products such as certain makes of cars.

#### ***“Why British Indians?”***

Academic and personal reasons. British Indians represent a connection between two countries that share cultural and historical relations. The growing ethnic diversity of Great Britain presents this country with many challenges and opportunities that need to be recognised and embraced. This thesis makes a small contribution to an increasing academic discussion in this area. On a personal level, my partner was born in India and this thesis presented a unique opportunity to understand the cultural diversity between us.

#### ***“What did I learn from the research?”***

That cultural diversity is a unique and wonderful experience that should be embraced and not feared. By understanding that if we accept that we are all different and yet ultimately similar then we are all one step closer to making the world a better place.