

LIFESTYLE-BASED SEGMENTATION IN HUNGARY?

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1. PROBLEM STATEMENT

In advanced North-American and West European societies, lifestyle research has been carried out for several decades, pushing conventional approaches focusing on social status into the background. Around the turn of the millennium, lifestyle research appeared in Hungary as well. Part of it was rather momentary, and no follow-up research was based on it. Yet there are certain lifestyle typologies that are continuously created and integrate into other research (e.g. TGI¹ lifestyle research done by the Hungarian affiliate of the Kantar Media Group).

Lifestyle research in Hungary has been conducted relying on a great number of attitudes, product categories and brands. In spite of this, value orientation and consumption concept of certain lifestyle groups is not subtle enough. The transitions between the individual lifestyle groups are not known, nor do we know in which areas of consumption the differences between lifestyle groups are the most or the least (or not at all) conspicuous. In our research, we intend to explore how much a special type of segmentation – lifestyle-based segmentation – can be used in a Hungarian market setting.

2. THEORETICAL BACKGROUND

Traditionally, marketing classifies individuals by demographic criteria. This technique can be easily quantified but tells little about the factors or the motivation behind the consumption of group members. Its predictive capabilities can be improved by including groups-specific sociological and psychological factors in our investigations.²

The notion of lifestyle in marketing was introduced by William Lazer³. Our research adopted the definition by Veal.⁴ This defines lifestyle as 'a distinctive pattern of personal and social behavior characteristics of an individual or a group'. In practice, it refers to how 'the people live and spend their time and money'⁵. Lifestyle-based segmentation is also called

¹ TGI, Hungary: Annual Report, 2006

² Plummer, J. T. : The Concept and Application of Life Style Segmentation, *Journal of Marketing*, Vol. 3a, January 1974, pp.33-37

Ziff. R.: Psychographics for Market Segmentation. *Journal of Advertising Research*, Vol. 11 No. 2. 1971. pp. 3-9

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³Lazer, W.: Life Style Concepts and Marketing, *Toward Scientific Marketing*, Stephen Greyser ed. American Marketing Assn., Chicago, 1963, pp. 35-42

⁴ Veal, A. J. :The concept of lifestyle: A Review. *Leisure Studies*, 12, 1993. pp. 247.

⁵ Kaynak, E. – A. Kara : An Examination of the Relationship among Consumer Lifestyles, Ethnocentrism, Knowledge Structures, Attitudes and Behavioural Tendencies: A Comparative Study in Two CIS States, *International Journal of Advertising* 20(4), 2001, pp.: 258

psychographics. It wishes to stress the importance of psychographic criteria as opposed to and besides purely demographic criteria in forming consumer groups.⁶

One of the earliest forms of lifestyle measurements is AIO rating which looks at how the people examined spend their time (Activities), what they place importance on in their immediate surroundings (Interests), how they view themselves and the world around them (Opinions). Then, some basic characteristics are added, such as stage in life cycle income, and where they live⁷. These were later completed and replaced by methods that took values into consideration.⁸ Values are 'desirable, trans-situational goals, varying in importance, that serve as guiding principles in people's lives⁹'. Some of the best known value based methods are VALS¹⁰, and Kahle's LOV (List of Values)¹¹. Novak and MacEvoy found that if demographic variables are added to the LOV method, it proves to be a better choice.¹² This calls our attention to the fact that although methods containing psychological elements give a deeper insight into segments, this does not mean that we could forget about the efficiency of demographic criteria in a thorough research. Speaking of lifestyle-based segmentation methods, we need to mention the Sinus Milieu model which is primarily employed in Germany and Austria¹³.

The practical application of lifestyle-based segmentation is especially suitable in marketing communication¹⁴, the market of leisure activities¹⁵, in Internet advertising¹⁶ and banking¹⁷, but even in the non-profit sector – e.g. for museums¹⁸.

However, when using lifestyle-based segmentation techniques, several limitations have to be considered. By employing the method, we wish to obtain segments which are not only distinct, but also homogeneous within. These conditions cannot always be met by the psychographic method.¹⁹ Product dependency also limits the possibilities to generally adopt

⁶ Bean, T.P. – Ennis, D.M.: Marketing Segmentation: A Review. *European Journal of Marketing*, 21 (5), 1987, pp.20-42.

⁷ Plumer, pp.34

⁸ Schwartz, S. – Bilsky, W. _ Towards a Universal Psychological Structure of Human Values, *Journal of Personality and Social Psychology* 53, 1990, pp. 550–562.

⁹ Vyncke pp.448

¹⁰ Reece, G. : *Psycho-selling. Channels*, 9(8), 1989, pp.14-16

¹¹ Kahle, L.R. (ed.) : *Social Values and Social Change: Adaptation to Life in America*. Praeger, New York, 1983

¹² Novak, T.P. – Macevoy, B. : On Comparing Alternative Segmentation Schemes: The List of Values (LOV) and Values and Life Styles (VALS) , *Journal of Consumer Research*, Vol. I7 June 1990 pp.105-109

¹³ Sinus Sociovision GmbH : *SINUS Milieus*, AGF Arbeitsgemeinschaft Fernsehforschung, Frankfurt/Main, 2002

¹⁴ Vyncke pp.458

¹⁵ Green G. T. – Gordell, H. K. – Betz, G. J. – DiStefano, G. : Construction and Validation of the National Survey on Recreation and the Environment's Lifestyles Scale, *Journal of Leisure Research* ,Vol.38. No.34, 2006 pp.513-535

¹⁶ Yang, C.C.K.: A comparison of attitudes towards Internet advertising among lifestyle segments in Taiwan, *Journal of Marketing Communications*, 2004 September, pp.195-212.

¹⁷ Peltier, J.W. – Scribrowsky, J. A. – Schultz, D.E. – Davis, J.: Interactive Psychographics: Cross-Selling in the Banking Industry, *Journal of Advertising Research*, 2002, March – April pp. 7-22

¹⁸ Richards, E. A. – Sturman, S. S : Life-style Segmentation in Apparel Marketing, *Journal of Marketing*, October, 1977 pp.89-91

¹⁹ Edris, T. A. – Meidan, A. : On the Reliability of Psychographic Research: Encouraging Signs for Measurement Accuracy and Methodology in Consumer Research, *European Journal of Marketing* 24,3, 1989, pp.23-38

this method.²⁰ Fullerton and Dodge²¹ call attention to how a given situation may influence measurement. Among the limitations of the method, Fenwick et al. note that there are no standardized methods for developing psychographic items, thus it is difficult to link different research, but validation of the established lifestyle segments is problematic as well.²²

Speaking of applicability of lifestyle research in Hungary, we briefly need to mention to what extent domestic conditions affect the applicability of the method. From a social viewpoint, Hungary differs from the above-mentioned more advanced countries, since the rate of poor people is higher, the middle class is small, less differentiated, and its standard of living is far behind that of the Western middle class. Compared to Western countries, the level of discretionary income is much lower. Consequently, experience from previous research²³ suggests that in many segments, price fundamentally influences consumer decisions, therefore the determining power of their means may distort or even suppress the effect of lifestyle characteristics on consumption. Under such circumstances, Hungarian lifestyle research did not primarily appear as a result of the need to explain domestic consumption trends, but due to international influence. Principally, research explored the relationship between social status and lifestyle. This alone raises the question what explanatory force lifestyle typologies have and whether it is indeed outdated to analyse consumption patterns based on traditional socio-demographic characteristics in Hungary. Our research aims to investigate with a scientifically valid method to what extent and how lifestyle-based segmentation can be applied in this market.

3. EMPIRICAL INVESTIGATION

Considering the above antecedents and circumstances, we have set the following research objectives:

- investigate the transitions between lifestyle groups;
- consumption-specific value orientation of lifestyle groups;
- the role of brands in particular lifestyle groups – how much the social status of the groups relate to brand usage.

²⁰ Vyncke pp.449

²¹ Fullerton, S. – Dodge, R.: A reassessment of life style and benefits-based segmentation strategies, *The Journal of Marketing Management*, Fall/Winter, 1992-93, pp.42

²² Fenwick, I. – Schellinck, D.A. – Kendall K.W.: Assessing the reliability of psychographic analyses, *Marketing Science*, Vol 2. No.1. Winter 1983 pp.57-73

²³ Utasi, Á.: Életstílus-csoportok, fogyasztási preferenciák. Rétegződésmodell-vizsgálat. (Lifestyle groups, consumer preferences. An analysis of the stratification model.) Kossuth Könyvkiadó, Budapest, 1984

Németh, I. – Veres, Z. – Kuba, P.: Az életstílus és a pénzzel kapcsolatos beállítódás szerepe a hosszú távú, befektetés típusú vásárlásokban, (The role of lifestyle and attitudes to money in long term, investment-like purchases.) *Marketing&Menedzsment*, Vol. XLI, No. 3, 2007, pp. 51-61

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Hankiss, E.: Az ezerarcú én, (The protean me) Osiris, Budapest, 2005

Fábián, Z. – Róbert, P. – Szívós, P.: Anyagi-jóléti státuszcsoportok társadalmi miliói. (Social milieus of material-welfare status groups) In: Kolosi, T. – Tóth, I.Gy. – Vukovich, Gy. (ed.): *Társadalmi riport, TÁRKI*, Budapest, 1998

Basically, we wish to find the answer to the question what explanatory force lifestyle typologies have and whether it is indeed outdated to analyse consumption patterns based on traditional socio-demographic and status characteristics in Hungary.

To answer the above questions, we launched our two-step research. In the first step we gather information through in-depth interviews on everyday activities and consumption of people belonging to a lifestyle group. In the second step, we conducted a quantitative questionnaire survey on a south-hungarian sample with a control sample from Budapest. The quantitative research is still in progress.

3.1. Qualitative Research

Our in-depth interviews focused on five main areas: product and brand usage of consumer goods; cultural activities, leisure time activities; use of various services; use of higher education as a service; financial services and investment activities. Ten in-depth interviews were made in each of these groups.

The key question of the qualitative phase was to define and recruit the research target group. We devised a recruitment questionnaire which – based on education or product and brand usage – screened out poor people with very low incomes. In recruitment questionnaires, four questions in each group explored product and brand use as well as financial position.

The general structure of in-depth interviews was reorganized to take special features of the examined topic into consideration, thus we obtained slightly different interview guidelines for each topic. The structure of in-depth interviews was the following:

1. Relationship between personality and the examined area

The subject's opinion on how s/he judges the importance of supply elements of a given area. Supply had to be split into two groups. The first one included the elements which are naturally part of our everyday life, whereas the second included the ones that may give special pleasure and the feeling of success to the consumer. Finally, we asked them what difference they perceive between the joy from consuming products and the joy from making use of services.

2. Principles of way of life, personality

Here, the subject talked about the goals s/he follows and the principles s/he adheres to in life.

3. Relationship between lifestyle characteristics and the examined area

Supply elements of the examined area that are extremely important in the subject's life. For products or services deemed important by the subject, to investigate the role of environment in affecting decision-making and the dimensions of perceived risk and brand loyalty.

4. Description of a subject's own consumption for a given area

The subject had to tell about each (in all about 20) supply element of a given area, how much a product of service plays an important part in his or her life. Then s/he had to classify him- or herself into one of the 5 consumer lifestyle segments explored by TGI Hungary's previous research (TGI 2006). Finally, the subject positioned his or her family on a 4 step scale based on their financial situation.

All the respondents in the in-depth interviews have a gainful occupation; the data on their age and education are illustrated in Table 1 below.

Table 1: Qualitative Study sample

	Secondary level education	College or university degree
Women aged 26-35	4 people	2 people
Women aged 36-50	6 people	4 people
Men aged 26-35	3 people	5 people
Men aged 36-50	2 people	2 people

Source: Authors own construct

3.2. Quantitative research

In the second step, using the findings of the qualitative phase, we conducted quantitative research – with a sample from the Southern Alföld region and a control sample from Budapest – to identify the quantitative proportions of the correlations discovered. The quantitative research wished to find an answer to the following questions:

What are respondents like in terms of

- their free time use characteristics
- buying habits
- consumer and brand attitudes

Processing has only just begun. At present, we can only draw some conclusions from the frequency measures obtained from a cleaned database. In the questionnaire survey, our population included residents of the town of Szeged, aged between 18-75. The sample was selected from a mailing list using a systematic method. During the survey, 2,690 people were interviewed. The sample composition could be characterized as follows.

3.2.1. Sample composition

58 per cent of our respondents were female and 42% male. In terms of education, the members of the sample are truly representative of the composition of Szeged's inhabitants: 10% had elementary school education (upper or primary level), about 20% had vocational school education. The proportion of people with secondary school education was above 30%, as was the case with people possessing a degree from higher education. Education and the classification of respondents into social classes was slightly controversial, because more than half of the respondents classified themselves as middle class, almost a third to lower middle class, and only 5% consider themselves as belonging to upper middle class or the upper class. Considering their family status, slightly more than half of the respondents were married. It must be noted, however, that every fifth person was single, and about 10% divorced and living alone.

4. ANALYSIS AND RESULTS

First, below we show a part of the findings of the qualitative phase, especially about the interaction between personality, lifestyle and the consumption.

Personality and consumption. The majority of the interviewees said that it is mainly personality and individual preferences that determine what criteria they consider when deciding on the importance of a product or service. Almost all the interviews explicitly

showed that all these are greatly limited by discretionary income: they have to think through what they really need, and once they have purchased these and if they still have some remaining money to spend, they may begin to think what special things they long for. Then "...they choose from what they can afford". Even though our recruitment questionnaire filtered out people with a limited income, "average" consumers also find their disposable income definitely limited.

Principles of way of life and personality. Apart from a home and a car, none of the respondents mentioned concrete material goods among their main goals. The most important lifestyle principles (and factors determining the quality of life) included founding a family or security for the family, success in job (regardless of age), health, material security ("*they do not always have to think of when the next salary arrives*"). Money "*should be an instrument, not a purpose*".

Relationship between lifestyle characteristics and the examined area. As for consumer goods, the overwhelming majority of our respondents said that the opinion of the environment have almost no impact on their choice, and they exclusively rely on their needs and taste. "*I don't care what other buy*" – which is greatly in contrast with the behaviour that in our opinion is most characteristic of a great part of society: "*that's the way we are... many people are like this: if others have it, I should have it as well.*" Almost everybody thinks that "snobbery" and "showing off" is only characteristic of others. As for brand loyalty, satisfaction is most important with the majority of respondents – satisfaction, positive experience might be enough for loyal consumers to hold on to a brand. Price, however, plays a decisive role here as well: "*when I switch a brand, price predominates definitely.*"

Description of subject's own consumption for a given area. There is a great variety of products/services where brands are important to the respondents – dairy products, household and chemical goods, hygiene products, perfumery, electronic goods, mobile phones, cars – currently no category can be highlighted.

At this stage of data processing, those lifestyle groups that are expected to emerge based on our qualitative and quantitative research still cannot be identified, but from basic data a few trends can already be perceived. Below we cite such trends, according to the on-going quantitative study.

Leisure time activities and lifestyle characteristic. More than 20 per cent of respondents are unsure about what is more important to them: to have free time or to earn a lot of money. The scattering of data suggests that respondents hesitate over this question and although more people consider free time more important than money, the difference hardly reaches 10%. More than half of the respondents do not like going to restaurants and only less than one third are fond of eating out. Very few people decide to spend their leisure time and go to the cinema: more than 80% do not go to the cinema at all; almost two thirds surf on the Internet in their free time, and 20 per cent read adventure stories or crime stories, if they can find the time. Only one third listen to classical music and nearly as many of them responded that they liked going to the theatre as were those who did not. Approximately, two thirds of the respondents use their free time to visit programmes they are interested in, but much more people prefer to rest and have fun rather than deal with intellectually more demanding or artistic things, whenever they have some leisure time.

Buying habit. This set of questions wished to explore price sensitivity, rational and irrational buying decisions and responsiveness to new products. It holds true for more than one third of our respondents that they seek the lowest possible price in their purchases, almost 20% are unsure, but nearly 50 per cent claimed that they did not look for low prices. Every fourth subject admitted that they bought things they did not really need and almost 66 per cent did not buy such things at all. Consumers goal rationality is supported by the fact that nearly 60% try to shop rationally and less than 30 per cent typically do not wish to economize when shopping. Most people do not find it a nuisance to shop for food and only every third subject finds this activity boring. Slightly more than 10 per cent of our sample said that the quality of Hungarian products was not good enough, and although almost 60% disagree with this, it is still remarkable that 20% are unsure. Almost every second subject admitted shopping for bargains and special offers while more than 30 per cent are reluctant to respond to these. More than half of the respondents believe that it is better to buy well-known brands. Less than 25% disagree, whereas almost 20 per cent are unsure about this question. The data suggest that respondents' brand loyalty is strong: almost 60% tend to stick to the brands they fancy, with only 10 per cent who are unsure. The impact of the reference groups is shown by the data concerning asking for and giving advice on shopping: nearly 40% of our subjects ask others for advice before buying new things and the same number of people claimed that their acquaintances asked *them* for advice before their purchases.

Consumer attitudes and the role of brands in consumer decision. Price sensitivity, mentioned above, is perceived in this set of questions as well: 75% of our subjects said that they usually did not buy the most expensive one of a product; and every fifth person is even ready to give up a part of everyday items to get particular things. Almost half of the sample is not attached to any brand; this contradicts our previous findings where two thirds of the respondents claimed to stick to a brand.

About 66 per cent do not really want to keep up with fashion, but almost the same number of people find it important to appear well-dressed. Two-thirds of the subjects think it is worth paying more for quality products, but only 20% agreed that a brand tag on a piece of clothing enhances an individual's image and a little over 10 per cent say that there are brands that reflect what a person thinks of success. One third of the respondents say that the brands they are loyal to suit their personality and the same number of people think that rather branded products should be given as present. Over 50 per cent said that buying a branded product was more economical because even if it is more expensive, its quality justifies its price.

5. DISCUSSION AND FURTHER RESEARCH

The results of our qualitative research pointed to the assumption that in an emerging economy, prices and discretionary income are very often a limitation for average or slightly above-average layers of society in choosing from products and services or brands. Interestingly enough, the majority of our respondents chose the same segment when asked to classify themselves into one of 5 lifestyle segments. The major characteristics of their lifestyles include that they are quality- but not brand- or fashion-oriented, family- and relationship-oriented; demanding of themselves and their surroundings; work is important to them; they love challenges but avoid risky situations; they are deliberate; have good money sense and reject traditional discrimination of male and female roles. This typical choice

greatly supports what we said during the interviews, but also makes it difficult to explore the explanatory role of lifestyle groups.

Based on the above and in addition to the qualitative part, we are planning to conduct focus group discussions. We hope that the group dynamics and confrontation of attitudes will help the individual to distinguish him- or herself from other members of the group. Thus, instead of the general category, s/he will now classify into a non-average category.

From the basic data, we may conclude that the majority of respondents no longer spend their free time working, and although the theatre, the cinema and doing sports are not too attractive forms of recreation, many people still choose to spend their spare time on programmes they are interest in. As for buying habits and consumer characteristics, basic data show that the subjects in the sample are price sensitive and rational consumers. However, results on brand loyalty are contradictory. Although this study does not make it possible to show interrelationships, but it is now apparent that attitudes to brands are complexly interrelated.

Data on consumer attitudes require further in-depth analyses, as merely from basic data, apparently, no far-reaching conclusions can be drawn. Both qualitative and quantitative research findings suggest that further data analysis and, probably, further research is necessary to answer the questions of our lifestyle-based segmentation research.

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