

Segmenting and Profiling Wellness Clients based on Lifestyle and Behavior

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Abstract

This is the first attempt in India to study the wellness sector whose turnover was estimated at Rs.1,00,000 million (approximately \$2.5 billion US) by the Confederation of Indian Industry(CII). To get insights to customer's needs and wants, wellness clients are segmented based on their lifestyle and behavior.

The intention of any service provider would be to retain clients and to improve loyalty towards the wellness service centers. This study examines the factors evolving from lifestyle, behavior and inspects its effect on loyalty towards wellness services.

Lifestyle is understood through sub dimensions of Activities, Interests and Opinions chosen from focused group interview. Behavior is studied in terms of the 'Attitude towards Wellness Services', 'Expected Benefits from the Wellness Services' and 'User Occasion'.

The study is based on the empirical data collected from 310 clients from five wellness centers in Bangalore, India. Conceptual model for Activity, Interest and Opinion vis-a-vis loyalty, Lifestyle dimensions and its effects on Loyalty and Behavior factors' effects on Loyalty were tested. Analysis revealed that three of the four 'Activity' factors, three of the four 'Interest' factors and two of the four 'Opinion' factors, five of the ten 'lifestyle' factors and five of the seven 'behavior' factors had positive effect on Loyalty.

Four lifestyle segments evolved from this study and they are: 1. Work enthusiasts and family oriented 2. Commoners, 3. Net-workers and 4. Hard core strivers. The four behavior segments are 1. Heredity Ailment Prevention and Change in Current Lifestyle Seekers, 2. Occupational Ailment Prevention Seekers, 3.Skeptics & Anti-Ageing Prevention Seekers and 4. Stress Release Seekers.

Branded service packages were evolved for each of these lifestyle and behavior segments with professional inputs which is a pioneering effort in the emerging Indian wellness sector.

Key words : *Wellness, Segment, Lifestyle, Behavior.*

1. Introduction

The potential of wellness industry can be attributed to the changes that have happened in the society over a period of time. **Nasreen Taher (2005)** states "Wellness, at one point of time was considered to be a state of mind. Today however, it is an industry. Lifestyle awareness aimed at managing mental and physical health has moved from ashram to five-star clinic".

On the other hand, **Sreenath (2005)** has analysed how Indians can leverage their cultural heritage to the success of Wellness Sector. He points out that Yoga is a \$ 27 billion dollar industry in USA, with 18 million American practitioners and over 98 per cent of the teachers Non-Indians. "Clearly the economic potential here could be as big as India's software exports, especially if yoga were included in India's proposed initiative to export health services".

In another case it is clearly evident how the Multinational companies have understood the economic potential of the Ancient Indian Knowledge. "Ayurveda is a \$ 2 billion per year industry and a part of the high growth international market for plant medicines. The popular consumer brand, Aveda, was started by an American devotee of Indian guru to bring Ayurveda to the West. The company was later sold to "Estee Lauder" (**Malhotra, 2003**). Hence it is time to acknowledge our cultural resources and package them into super speciality wellness services.

Kotler and Gertner (2002) discuss positioning of a country on a right platform to obtain a marketing edge. "Even when a country does not consciously manage its name as a brand, people still have images of countries that can be activated by simply voicing the name. Country images are likely to influence peoples decisions related to purchasing, investing, changing, residence and traveling" (**Kotler and Gertner, 2002**). The travelers to India seek experiential, experimental, or existential meaning to their travel, so positioning India on a wellness platform would prove effective.

The health and wellness segment and the incentive travel segment, though two market segments with lower volumes at present, had been recommended by The World Tourism Organization for the Pacific Asia Travel Agents (PATA) WTO Strategy (2001).

Naseer Taher (2005) brings out the range of products and services that can be catered by the Wellness Industry. "The by-product of the wellness industry is wellness music, created to improve relaxation, inner peace and positive thinking. Add to this Reiki, Holistic healing, the Art of Living, Aroma Therapy and Herbal Spas, and you have still just touched the tip of the iceberg that is the "Wellness industry in India" (**Nasreen Taher, 2005**).

It is clear that the concept of Wellness is holistic and like total quality management concept, there is no point beyond which progression cannot be made. Hence, any human residing in any corner of the world adopting any life style has a scope to improve and cherish from the Indian Wellness concept.

1.1 Wellness and Health

It is important to understand health and wellness sector as they are misunderstood as one and the same. **Mueller and Kaufmann (2001)** aimed to make a clear distinction between wellness and cure, from the health policy angle. The authors' states a line should be drawn between wellness, which includes comprehensive service packages consisting of physical fitness, beauty care, healthy nutrition/diet, relaxation/meditation, mental activity/education, and illness prevention. Though there is an overlapping of service requirements in health sector and wellness sector the differentiation come in who seeks the services, a healthy person seeks wellness services for upkeep and maintenance. On the demand side, the authors assumed solely "healthy" people, their prime aim being prevention, pursue wellness. While wellness guests can claim services which are very similar to those used by "normal cure guests," wellness guests ask for those services with the motive of preserving or promoting their health, which contrasts with the cure guests.

1.2 Wellness Sector: Opportunities and Challenges

The opportunities of wellness sector are immense as the macro-level environmental changes in structure of families and health care gives wellness an impetus. First to analyze the Indian families in the metros, the joint family system has changed to nuclear families generations ago. But in the last decade the dispersion

in with the nuclear family has become a phenomenal factor. Opening up of the Indian economy has given fertile opportunities for scientists, computer professionals, teaching professionals to seek jobs in other parts of the globe. Even small entrepreneurs have immense opportunities to expand their vistas to other countries. The outcome of this is frequent travel across continents, or migration to other continents, or settlement in places away from the family. Hence old age persons in the family are left on their own with not much of assistance. In the European countries this situation is dealt with organized old age homes and community living. But in India the psychological factor plays a big role and enrolment in old age homes are for those who have been neglected rather than for those who are willing to live independently. In such situations maintaining health and preventing ailment is crucial. Prevention and postponement of ailments is safe and adhering wellness lifestyle is a natural choice than to fall ill and ail.

Asha Krishna kumar (2004) has also observed the demographics of Indian population and has gone to the extent of saying that health to all will be the challenge of the 21st century. "With the population of elderly people rising, their health care has become a matter of concern especially since the family support system is crumbling and there is no comprehensive geriatric care system. If achieving longevity was the triumph of the 20th century, care of the elderly will be the challenge of the 21st century."

The article by Satya Ventakesh (2008) points out that the role of families as a social safety net for the elderly is fast eroding; the poor among the elderly have become the most vulnerable sections of society in India. The government has taken cognizance of this and passed 'The Maintenance and Welfare of Parents and Senior Citizens Bill 2006'.

The second important factor is the trauma involved in hospitalization and recouping with the mounting of medical expenditures. Medical treatments have become so expensive that taking a few corrective measures in certain key principles of life would be really worth the while. Khomba Singh (2008) points out that the escalating cost of raw materials has pushed Indian drug makers to

a corner as the prices of bulk drugs imported from China have increased by 20-100 per cent in the last six months.

Satya Narayanan (2008) has pointed out that over 80 per cent of health care expenditure is borne by patients in India. The cost of health care varied between 73 per cent and could go up to 78 per cent among the ten per cent most diseased household.

Hence, providing affordable health care is a complex issue with a vast number of players like the government, drug manufacturers, ineffective drugs, evolution of new strains of viruses causing disease, research undertaken at the labs, laws and intellectual property acts that guide them, cost and economics for the manufacturer, insurance companies, hospital management, expertise of the doctors, available education and technology, the civic society to broadly name a few. In the given context, prevention of diseases and nurturing wellness is a natural choice. It is in the individual's capacity to watch and maintain wellness lifestyle, which is more direct and simple.

The third important factor advocating wellness is the changing nature of job and corporate responsibility in maintaining healthy employees. Wellness is not just prevention of diseases at old ages but also maintenance of quality life at youth. The following insights from various quarters would reiterate this point:

India times Health (2008) has observed the advent of the multi-national corporation (MNC), work culture characterized by increased work pressure and an increasing need for performance in the workplace has led to increased stress. This lifestyle increases the chances of developing heart disease by 10-15 times. Gentleman (2005) stated that India is facing an obesity crisis among its newly wealthy middle-class, alluding to IT (Information Technology) professionals. The average age a person may suffer from heart attack has gone down to 30 from 40. Nanjappa (2007) observed that 1,246 divorce cases pertaining to those in the IT sector were filed in 2006 at the matrimonial courts in Bangalore, India alone. Financial freedom, lack of time at home, erratic working hours, work pressure, financial security and stress are also seen as the main reason for this fiasco. At this juncture, it is vital to know how the educated affluent, new generation

from India manages their personal lifestyles for wellness.

Some of the views on corporate wellness initiatives are: An increasing number of companies, both large and small, are instituting programs that encourage their employees to engage in healthier lifestyle Rotenberk (2007). A survey of 450 major US employers conducted by Hewitt Associates, a global human resource-consulting firm, confirmed that incentive-based health programs are on the rise. There was a 10 per cent increase in 2006 over 2005. However, getting individuals committed to wellness was never part of the equation. Providing incentives helped promote commitment towards wellness Ventresca (2007).

It is pointed out that health educators is the profession of the coming years, The Bureau of Labor Statistics (BLS), a division of the U.S. Department of Labor, projects employment of health educators to grow faster than the average for all occupations through 2014. Teaching people about healthy living is less expensive than treating sick patients. Health educators promote wellness and healthy lifestyle covering a wide range of health related topics Teixeira (2007). Hence change in the nature of family structure, the changes in demographics of population at large and the demand from high-pressure jobs with the corporate responsibility to maintain employees' health promotes concept of wellness rather than cure.

The challenges wellness sector would face is also vast. Wellness is an emerging sector and it can be seen as an extension of health industry as wellness helps in prevention of ailments. It can also be seen as an extension of beauty and fitness or from a holistic point of view since the concept is multidimensional where it provides peace of mind to relaxation, social acceptance to intellectual and emotional stability. The scope is too vast and no single provider has got the basket of services to render full range that wellness stands for. Service providers range from multinational five star hotels who offer wellness as product augment to their existing business clients to small make shifts huts- especially in Kerala, who can offer massages and herbal therapies. The religious and spiritual organization also has programs which promise overall harmony. "Wellness programs exist in many forms, some programs merely consist of

employee assistance programs, while others demand a mandatory fitness level, neither of which develops a holistic view of related health factors" (Rosanna L Church, 2001). Hence, the sector itself needs a focus. If the sector is let loose, to garner strategic support and draw a clear road map to achieve sustainable growth is difficult.

1.3 Literature Review

After analysing the potential, opportunities and challenges of wellness sector the next step was to understand through the literature how this sector can be streamlined and what strategic marketing plans can be operationalized to enhance the scope of this sector from the service providers' point of view. Literature review was done to understand the following aspects:

- The importance of segmentation as a strategic marketing tool in implementing marketing programs in an organization.
- The statistical tools used in various studies to segment the markets and the various nuances involved which includes cluster formation, cluster interpretation, cluster validation and so on.
- Lifestyle segmentation.
- Studies based solely on AIO model to segment lifestyle across a variety of service sectors
- The segmentation based on behavior

Some of the highlights of the literature review are

- Segmentation is a powerful strategic tool in marketing and provides scope for strategic planning at the service provider's level. Frank, R.E., Massy, W.F. and Wind, Y. (1978), Frank, R.E. (1972), Piercy, N (2002), Dibb, Simkin (1997), Bowen (1998).
- The nuances of statistical procedures in using factor, cluster and discriminant analysis is very important as the crux is in the interpretations of the researcher. Each study gave more clarity thus providing the researcher a platform to leverage the experiences of other researchers in this study. Chen, Hsu (1999), Jurowski, Reich (2000), Arimons, Elfessi (2001), Dolnicar, Leisch (2003), Dolnicar, (2004).

- With in lifestyles there are varieties of models the most popular being VALS and AIO. Since the AIO variables offers good scope by lending itself to the topic being explored AIO model was used to construct questionnaire to understand lifestyle of wellness clients. Lazer (1963), William D Wells, Douglas J Tigert (1971), Joseph T Plummer (1972), Orsey Kucukemiroglu (1999), Grunert, Brunso, Bisp (1999), Kaynak, Kara (2000), Gonzalez, Bello (2000), Lawson, Todd, Boshoff, (2001), Wai, Chang, Moon, To, Hsia, (2004).
- Behavioral studies focused on attitude, expectation and user occasion showed that it is a very useful way to segment wellness clients. Gomez, Arranz, Cillan (2006), Pedersen, Nysveen (2001), Alfasi, Sargeant (2000), Machaver, Morgner (2001), Johns, Gyimothy, (2002), Yuksel, Yuksel, (2002), Sirakaya, Uysal, Yoshioka (2003), Sarigollu, Huang (2005).

After the literature review it was evident that a) though segmentation is an effective tool to evolve robust marketing strategies it has not been attempted in the wellness sector, b) It was also evident that Lifestyle and Behavioral bases are two platforms from which wellness clients can be segmented to achieve insights into consumers types c) It was observed that all studies on segmentation stopped with providing some insights as to what each of the segments would need from the service provider. This study aims to go beyond the other studies and evolve service packages for the identified segments, thus setting a trend where managerial recommendations by academicians are taken one step closer to operationalizing the implementation in the wellness sector.

1.4 Problem Statement

Wellness sector is an emerging sector in India. The concept is catching up world over as this sector focuses on maintenance of health rather than cure. If the wellness sector is planned well, this sector can become another IT sector in terms of generating goodwill and tourist interest in India. By systematically segmenting the market, various client groups with specific needs and wants will emerge and packages can be tailor-made for each of these identified segments. Segmenting

requires an understanding of client's lifestyles and behavior patterns, to name a few. Wellness providers should assess client's needs and suggest appropriate treatments based on lifestyle, behavior and demographic characteristics. Achieving Customer loyalty is the key to any business enterprise. Wellness sector should identify which lifestyle and behavioral aspect leads to loyalty. Clarity in this aspect would lead to effective integrated marketing communications. Identifying these as the focus for research, current study will answer the following questions:

1. What is the lifestyle of wellness clients studied through AIO (Activity, Interest, and Opinion) model?
2. What are the behavior patterns of wellness clients studied through Attitudes towards Wellness Services, Expected Benefits and User Occasion?
3. Is there positive effect of a) underlying AIO factors, b) Behavioral factors c) Lifestyle factors studied by combining AIO on Loyalty?
4. Can wellness clients be segmented based on their lifestyle? and
5. Can wellness clients be segmented based on their behavior?

1.5 Objectives of Study

1. To explore the factors underlying Activities studied in terms of Work and Entertainment and find out its effects on Loyalty towards wellness services;
2. To find out the factors underlying Interest studied in terms of Achievement and Food and examine the effects on Loyalty towards wellness services;
3. To know the underlying factors of Opinion studied through Culture and Opinion on Self and appraise its effects on Loyalty towards wellness services;
4. To elicit lifestyle factors combining Activities, Interests, Opinions and explore its effects on Loyalty towards wellness services;
5. To extract Behavioral factors and find out its effects on Loyalty towards wellness services; and
6. To segment wellness clients based on their Lifestyle and Behavior

1.6 Conceptual Models And Hypotheses Of The Study

Recently non-financial measures of company performances like branding, customer satisfaction and Loyalty has been taken seriously. Smith Rodney, E., Wright William, F. (2004) has pointed out that recent research in Accounting advocates non-financial measures of company performances, such as customer satisfaction and Loyalty as useful indicators of firm performance. There are many conceptual models developed to test the impact of various aspects like customer expectation, satisfaction and its effects on Loyalty. Some of the empirical studies that attempted to build models around Loyalty are as follows:

Smith Rodney, E., Wright William, F.(2004) in their study provide an integrated causal model of company performance in Personal Computer Industry that tests links between Product Value, Business Process Performance, Customer Loyalty and Financial outcomes. Nic S Terblanche (2006) has created a model realizing that customer retention has become a major concern for many businesses. Measures such as satisfaction, loyalty have been operationalized with the purpose of enhancing customer retention. For this purpose the authors have tested the American Customer Satisfaction Index Model, which links Customer Satisfaction, Customer Expectations, Perceived Quality and Loyalty. Mollenkopf, D., Rabinovich, E., Laseter, T.N, Boyer, K.K. (2007) have created a structural equation model in the field of Internet retailing. Service quality, Supply Chain Management, Customer Satisfaction and Loyalty is interlinked to develop a model and a set of hypotheses relating ten latent variables in the service returns offering.

Customers have a variety of choice while selecting services. The basic criterion for selection of a particular service depends on one's lifestyle. Lifestyle profiles are so varied that understanding a specific lifestyle pertaining to a particular sector is vital to create tailor made service blueprints. Many companies use lifestyle as a starting point to package their services for the end consumers. While studying the recreation market Gilbert F and Warren W (1995) stated, "Recent studies have shown that by adding more diverse lifestyle information,

recreational professional are able to tailor make their programs better to the needs and demands of their consumers". A study by Richard L Divine and Lawrence Lepisto (2005) aimed to gain better understanding of the healthy lifestyle consumer by examining demographic, personal value and psychographic antecedents. Results indicated that people who maintain a healthy lifestyle tend to be female, older, more educated, place less importance on the value of "excitement", have a greater tendency to plan ahead and tend to experience less role overload & products/services more convenient to time-pressured consumers. Based on these studies, conceptual model was created and hypotheses that articulate a framework of Lifestyle and Behavior factors on Wellness Client's Loyalty were tested.

The hypotheses set to test the conceptual model are as follows:

Hypothesis 1:

There is no effect of Activity factors on Loyalty towards wellness services.

Hypothesis 2:

There is no effect of Interest factors on Loyalty towards wellness services.

Hypothesis 3:

There is no effect of Opinion factors on Loyalty towards wellness services.

Hypothesis 4:

There is no effect of Lifestyle factors combining AIO on Loyalty towards wellness services.

Hypothesis 5:

There is no effect of Behavioral factors on Loyalty towards wellness services.

2. METHODOLOGY

2.1 Focus Group

For the current study AIO model was used to understand the life styles of wellness clients. From the various variables enlisted under Activities, Interests and Opinions a selected few, which has direct relevance to wellness was identified. For this purpose two focus group interviews were conducted. The first group consisted of 6 members who had visited wellness center after

completion of project from an IT firm and they were asked to identify two main aspects in Activities, Interests and Opinions which directly relates to state of wellness. The second focus group consisted of five members, two spouses, who had visited the wellness center to spend their weekend and an executive who had visited the center for weight reduction. After the two focused group interviews 'Work' and 'Entertainment' were the two variables from "Activities", 'Food' and 'Achievements' were identified as the two most important variables from "Interests" and 'Opinion on themselves' and 'Culture' were the two most important variables from "Opinions". Based on these dimensions the instrument was built.

2.2 Instrument Construction for Segmenting and Profiling Wellness Clients

The instrument had four parts the first one was geographic information. This part questioned about the nationality of the respondent and the questions were set to nominal scale multiple-choice type. The second part of the instrument had questions relating to demographics. Questions were asked on Age, Sex and Educational qualification, Nature of job and Duration of travel undertaken in work. The third part of the instrument was prepared to understand the lifestyle of wellness clients. Lifestyle in this study is understood through Activities studied through Work and Entertainment, Interest studied through Achievements and Food, and Opinion studied through Culture and Opinion on self. All these questions were in interval scale and set to 5-point likert's type. The plan to understand Behavioral aspect of the wellness clients was through Attitude, User Occasion and Expected Benefits. This was fourth part of the questionnaire. Loyalty was studied through cognitive, connative, behavioral and action loyalty.

2.3 Pilot Testing

After the preparation of the instrument, a pilot study was conducted with 60 wellness clients from one wellness center. Through this pilot study modifications and corrections were made in the construction of sentences and certain questions, which were repetitive.

2.4 Defining Population for the Study

The next aspect of the study is defining the population to be studied. For this study, the population is defined in terms

of Element, Units, Extent, Time. For this study Element: All clients who are registered in Unit: the wellness centers like Golden Palm, Ayur Gram, Jindal Extent: In Bangalore Time: March 2006 and December 2006. The framework used for this study is the "register- data base" maintained by the wellness centers for the guests, where their identity and other details are recorded. The units of study are the centers of wellness. The elements are the clients in the centers who are registered for wellness programs. The procedure followed is the census method since all elements in the unit are studied in prescribed time frame set by the researcher.

2.5 Collection Of Data

The actual study was based on the empirical evidence gathered from 310 clients of the wellness centers. Data were collected from five wellness centers in Bangalore, India. In all, front office staff distributed 500 questionnaires during March 2006 and December 2006 to their clients. This time frame was chosen to iron out the peak and the non-peak occupancy. Questionnaires were given to clients during their "leisure" hour so as to not disrupt their daily routine of yoga, meditation, spa treatment, walking, and other activities, as advised by the wellness centers. Researchers collected completed questionnaires from the front office staff at the end of the week. A 64 per cent response rate was achieved (320 questionnaires). Of questionnaires returned, 310 were deemed usable for further analysis.

2.6 Statistical Tools used for the Analysis of Data

Data was analyzed using SPSS 15 version. Statistical tools employed at every stage are explained and then results are reported. Descriptive statistics was used to get the demographic results and the level of agreement with each variable. Item analysis was used to enhance the Croanbach's alpha value. Factor analysis was applied to derive the underlying factors of A-I-O, Lifestyle and Behavior of wellness clients. Regression was applied to find out the effect of various factors of A-I-O, Lifestyle and Behavior on Loyalty. Cluster analysis was used to segment the wellness clients and finally discriminant analysis was used to validate the clusters.

3.0 Summary of Findings and Discussions

Descriptive statistics is used to understand the demographic profile and the level of agreement with

each of the variable. A bird's eye view of the demographic profile of the wellness clients is as follows:

3.1 Demographic Profile

1. The demographic profile of the wellness clients reveals that Indian clients constitute more than 80 per cent of the clientele. This gives ample scope to market the services amongst targeted foreign Nations.
2. There is good proportion of Male and Female (65:35) clientele and family programs can be promoted to encourage good participation from both genders.
3. 86 per cent of the clients are within 40 years of age. Based on this fact the service providers can provide certain facilities like Television and Internet. These facilities are not available in certain centers as they feel that the effect of the services is well pronounced and more effective in the absence of such distractions, but these are necessities for the professionals of today.
4. As far as educational qualification is concerned, about 90 per cent of the wellness clients have procured Bachelor's degree or above. This educational qualification can be leveraged through innovative, cost-effective and personalized communication packages for them.
5. Nature of work of the wellness clients reveals that 58.4 per cent of the clients are technicians and service providers. Since Bangalore is the Silicon Valley of India, the population of study is skewed towards employment in Information Technology sectors.
6. Day of travel in the month reveals that about 60 percent of the wellness clients travel for about 6 to 15 days a month. Over the years, frequency in travel brings about a variety of ailments and this can be addressed effectively at the centers.

3.2 Overview of Lifestyle Aspects of Wellness Clients: Activities Studied Through (1) Work (2) Entertainment

There were ten variables to elicit information on work and work related aspects of the wellness clients. Another ten

variables were meant to understand the entertainment habits of wellness clients. The study revealed that the wellness clients disagreed with nine statements in total and five of them related to work.

The mean score revealed that the wellness clients agreed two statements namely 'My work gives me satisfaction', and 'I balance work and entertainment to avoid stress'. This reveals that work gives the wellness clients both satisfaction and stress. Stress is dealt with by balancing it with entertainment. There are so many methods of stress release and quality entertainment is a good stress buster.

The mean scores also revealed that the wellness clients neither agreed nor disagreed to nine statements under activities studied in terms of work and entertainment. The work related statements, which received neutral response, included 'My work is of primary importance to me in life', 'My work is stressful', 'My work is my true identity' and 'My work involves a lot of travel'. The entertainment related statements which received neutral responses include 'My favorite entertainment is to watch movies', 'My favorite entertainment is to go out with friends', 'My favorite entertainment is to travel with family', 'My favorite entertainment is to meet with friends', 'I eat out and entertain myself'. As far as the work related statements are concerned the wellness clients are neutral to view point that work is their true identity and it involves a lot of stress. These signifies that wellness clients have other facets to exhibit themselves and are aware of methods to deal with the stress created through work. As far as entertainment is concerned, wellness clients are neutral about movies, going out with friends & traveling with family.

The statements disagreed by the wellness clients on work includes 'I have no option so I work', 'Work takes away all my active time', 'My job has nothing to do with my actual personality', 'I combine work and entertainment', 'I want to do other things than to work'. It is very clear from these findings that work is the prime motivator. Wellness clients identify themselves through their work. As far as entertainment is concerned wellness clients have disagreed to the following statements and they are: 'I have no time to entertain',

'Shopping is my favorite entertainment', 'Business meetings are my entertainment', 'Watching TV is my favorite entertainment'. The findings reveal that the wellness clients make time for their entertainment; it is also evident that shopping and watching TV are not the favorite entertainment. When corporate companies are doing everything to conduct their meetings in exotic places and make corporate meetings a vacation touch, wellness clients do not consider business meetings as their entertainment.

There were 20 items in the instrument to get information on activities and on checking the reliability score it was observed that the Cronbach's alpha was low (.2450), to enhance the reliability value item analysis was performed and the alpha value appreciated to .8000 after elimination of items with negative inter item correlation & also to get information on Activities studies through work and entertainment.

3.3 Factors Evolved from Activities Studied Through (1) Work (2) Entertainment

To address the objective set for the study results of factor analysis of each of the Activity, Interest and Opinion variable was derived. Factor analysis was done using Principle Component Method using varimax rotation, Kaiser-Meyer-Olkin (KMO test) was performed to test sampling adequacy. Bartlett test of Sphericity was also done. It was found that the results were good to justify the use of factor analysis. 13 'Activity' items studied through Work and Entertainment were reduced to four factors and they are: *Work as true identity* (Cronbach's alpha value of .8638), *Entertainment Focused* (.7700), *Over Worked* (.7605), *Food as Entertainment* (.7600). In all 76.243 per cent of the variance is explained through these four factors.

3.4 Overview Of Lifestyle Aspects Of Wellness Clients Interest Studied Through (1) Achievement (2) Food

There were ten statements to elicit information on achievements from the wellness clients. Another ten statements were framed to get opinions of wellness clients on their food and food related habits. Of the twenty statements there were two statements in achievements

that the wellness clients have agreed as per the mean score and they are 'My achievements are everything to me in life and I have positive frame of mind to achieve my goals'. The one statement in food, which is agreed by the wellness clients, reads as 'I am cautious and avoid excessive liquor intake'. It is evident that the wellness clients are achievement oriented and positive in their frame of mind and are aware of the ill effects of liquor to personal health and are cautious to avoid it.

The mean scores revealed that the wellness clients had neutral opinion on two achievement statements and seven food statements. They have neither agreed nor disagreed to 'I set huge targets for myself to achieve', and 'I constantly strengthen my inner self to achieve my goals'. The neutral score on huge targets could be attributed to the fact what is huge for ones' capacity need not be huge for another. The statements on food that have neutral scores includes 'I eat to stay fit', 'I eat to enjoy myself', 'My eating habits are healthy', 'I want to bring about change in my food habits', 'I know my diet is not balanced and healthy', 'Non vegetarian food is a must for me', 'I eat what is available for me'. In keeping with the concept of credence quality it could be true that people are unable to assess if their food habits are healthy or not as they are not experts in the science of dietary.

It was observed from the study that there were six statements from achievements that got mean score of about 2 indicating that these statements were disagreed by the clients. The statements which were disagreed include 'Obstacles make me de-motivated, I set no goals and takes life as it comes, I fail to reward myself for my achievements, My achievements are negligible compared to others, If I am not successful I blame myself, I lack perseverance and focus to achieve my goals'. There were two statements from Food, which was disagreed, and they are: 'I eat at irregular time, Fried food is my weakness'. It can be construed that wellness clients are regular eaters & are beyond the weakness of fried food. As far as achievements they have disagreed to all the negative statements projecting positive attitude to achievements in life. The Cronbach's alpha of Interest dimension was .2890 and after the item analysis 11

variables are retained and the Cronbach's alpha of these 11 items was .7790.

3.5 Factors Evolved From Interest Studied Through (1) Achievement (2) Food

Factor analysis of these 11 items resulted in four Interest factors and they are: *Indisciplines Foodies and Change in Food Habit Seekers* (Cronbach's alpha value of .8520), *Non-Focused Individuals and Low Self-esteem* (.9085), *Positive Achiever* (.5978), *Weak Willed and Self-deniers* (.7487). In all 82.16 per cent of the variance is explained by these four factors.

3.6 Overview of Lifestyle Aspects of Wellness Clients Opinion Studied Through (1) Culture (2) Opinion of Self

Viewpoints on culture are understood through seven statements. The mean scores revealed that the wellness clients have disagreed to two statements, neither agreed nor disagreed to four statements and has agreed to one statement. The statement they have agreed to read, as 'I feel rich and proud of my culture' which shows their affinity to culture. The four statements that received neutral response were 'I follow my heart more than my culture, I feel comfortable with people who speak the same language, My dietary habits are typically ethnic, I have strong hold on cultural values'. This exhibits that the wellness clients are not too clear about their cultural practices, this could be due to the fact that they are required to behave differently at different occasions and hence they are unable to take a stand. It was also observed that two variables namely 'I am apprehensive of adopting other cultures' and 'Being ethnic gives my special identity', were disagreed by the wellness clients, this shows that wellness clients are open to adapt to other cultures and they are not highly ethnocentric.

There were thirteen statements to elicit information of self. Mean score values revealed that one statement was strongly disagreed, four statements were disagreed, six statements were neither agreed nor disagreed and one statement was strongly agreed by the wellness clients. The lone statement that was strongly disagreed reads, as 'I am a complex individual'. This shows that the wellness clients are not in lack of clarity in assessing

themselves. The lone statement that was strongly agreed reads as 'I update myself constantly'. This is not surprising considering the educational qualification and technology savvy profile of the wellness clients. The statements which was neither agreed nor disagreed by wellness clients include 'I am friendly and social', 'I want things my way', 'I am self contented', 'I am independent and believe in self-help', 'I am cautious and planned', 'I fall upon my family and friends for help', and 'I strive for progressive improvement'. It is not to very easy to classify ourselves categorically on certain issues as we tend to behave differently at different circumstances. For example, a person can be self contented in terms of his assets and belongings but has a burning desire to do something to society. This could be the reason why the wellness clients have attributed neutral score to some of the self-assessment questions. The twenty items of opinions studied in terms of Culture and Opinion on self were reduced to 15 items after an item analysis, which improved the alpha value from .6477 to .7652.

3.7 Factors Evolved from Opinion Studied Through (1) Culture (2) Opinion On Self

As many as 15 items were reduced to four factors and they are: *Cultural Buffs and Reserved Individuals* (Cronbach's alpha value of .9015), *Ethnocentric and Complex Individuals* (.8629), *Language Buffs and Average Individuals* (.3763) and *Self-deniers and Cautious Individuals* (.4464). In all the above four factors explained 76.52 per cent of total variance. 12 factors emerged from Activities, Interests and Opinions. Four factors are from Activities studied in terms of Work and Entertainment; four factors from Interests studied in terms of Achievements and Food, and four factors from Opinions studied in terms of Culture and Opinion on self.

3.8 Overview Of Behavior Aspects of Wellness Clients Studied Through Attitude Towards Wellness Services, Expected Benefits and User Occasion

This section has twenty-nine statements in all. While ten statements are framed to understand the attitude towards wellness services nineteen statements are framed to understand the expected benefits and experienced services from the wellness centers. Of the ten statements

to measure attitude towards wellness services, five statements were disagreed and the remaining five were neither agreed nor disagreed by the wellness clients. Five statements on attitude have mean score indicating neither agreed nor disagreed and they are 'Wellness gives physical fitness to me, Wellness is altering practices in lifestyle, Wellness is something to think about when fitness is failing, I am not too familiar with the concept of wellness, Wellness relieves me of stress'. The wellness clients are unable to specifically single out the benefits that they derive from the wellness services and that could be the reason for the neutral stand. The five statements to which the wellness clients disagreed to includes 'Wellness offers nothing in concrete terms, Wellness is boring exercises, Wellness offers spiritual harmony, Wellness is pampering messages and spa treatments, and Wellness is restrictions in all areas of life. It is seen that the negative statements are disagreed by the clients indicating that the attitude is positive and spirituality through wellness is also something that is not agreed by the clients.

There were nineteen sentences to elicit information on expected benefits and service experience at the center. There were two statements 'I seek holistic perspective of health through wellness programs' and 'Benefits are not immediate it needs enduring adherence to wellness principles' that was agreed by the wellness clients. The good indication is that wellness is equated with holistic platform and it is also tied to long term and enduring life practices. This way the expectations are very genuine and realistic.

There were eight statements whose mean scores exhibited that they were disagreed by the wellness clients and they are: 'I seek wellness for prevention of heredity related ailments', 'I seek wellness to identify with some ideology in life', 'I seek wellness to prevent ageing', 'There is so much to learn from the wellness concepts', 'My experience at the centers were not very satisfactory', 'The benefits I seek were far more than what I received', 'Benefits are long lasting', 'The experiential benefits are very momentary'.

3.9 Factors Evolved from Behavior of Wellness Clients

Factor analysis was performed on the 26 variables chosen after item analysis to derive behavioral factors. Results

showed seven behavioral factors evolved and they are: *Anti-Ageing Prevention Seekers and Strong Reviewers* (Cronbach's alpha .901), *Ideology/ Spirituality Seekers* (.402), *Occupational Ailment Prevention Seekers* (.828), *Heredity Ailment Prevention Seekers* (.825), *Antagonists* (.761), *Stress Release Seekers* (.771), *Change in Current Lifestyle Habit Seekers* (.666). Since factor two does not have the recommended Cronbach's alpha value it is not considered for cluster analysis. In all the seven factors explained 83.861 per cent of the total variance.

3.10 Over View of Loyalty Aspect of Wellness Clients

There are in total nine loyalty statements Cognitive loyalty is measured through the statements 'Service providers offer excellent customer relations' and 'Service providers are empowered', the first statement is agreed by the wellness clients as the mean score is 4.14 and the second statement is neither agreed nor disagreed. Affective loyalty is measured by 'I am reluctant to try out anything new and I am comfortable in a place already known to me'. Mean scores for these statements show that the first statement is disagreed and the second statement is neither agreed nor disagreed. Both the conative loyalty statements namely that is 'I have identified the program best suited for me and will adhere to it regularly' and 'I am used to the service provider and will want the same services always' are neither agreed nor disagreed by the wellness clients. Finally the action loyalty statements 'I am a regular wellness customer, and 'I am trying out various wellness programs and will choose the one which fits my lifestyle' are neither agreed nor disagreed by the wellness clients and the statement 'I travel to places exploring specialty services in wellness' is disagreed.

3.11 Conceptual Models and Testing of Hypotheses

In order to find out a) the effect of the different factors underlying Activities, Interests, and Opinions on Loyalty, b) Lifestyle factors evolved out of combining Activities, Interests and Opinion on Loyalty c) Behavioral factors and Loyalty, multiple regression method was employed. Factor scores of respective factors of Activities, Interests, Opinions, Lifestyle factors evolved out of combining the

three dimensions of Activities, Interests, and Opinions and Behavior factors were regressed with customer Loyalty.

Hypothesis 1:

There is no effect of Activity factors on Loyalty towards wellness services.

The regression model and results between factors underlying Activities and wellness client's loyalty is presented as:

$$\text{Loyalty} = \alpha + \beta_1 \text{AF1} + \beta_2 \text{AF2} + \beta_3 \text{AF3} + \beta_4 \text{AF4}.$$

The regression results indicate, (Adj $R^2 = 0.399$) 39.90 per cent of variation in loyalty of wellness clients is demonstrated and explained the activity based constructs. Of the four factors evolved from Activities Entertainment Focused ($\beta_2 = 0.322$, $p = 0.000$), Over Worked ($\beta_3 = 0.332$, $p = 0.000$) Food as Entertainment ($\beta_4 = 0.344$, $p = 0.000$) positively influence the loyalty. However, the Factor 1: Work as true identity ($\beta_1 = -0.274$, $p = 0.000$) negatively influences the loyalty. Since work does not tire them out, and they derive satisfaction and identity through their work this factor is not loyal to wellness services, as they do not need external stimuli to empower them. Hence there is positive effect of factor two, three and four on loyalty. However, factor one has negative influence on loyalty towards wellness services.

Hypothesis 2:

There is no effect of Interest factors on Loyalty towards wellness services.

The regression model and results between factors underlying Interest and wellness clients loyalty is presented as:

$$\text{Loyalty} = \alpha + \beta_1 \text{IF1} + \beta_2 \text{IF2} + \beta_3 \text{IF3} + \beta_4 \text{IF4}$$

The regression results indicate (Adj $R^2 = 0.384$) 38.4 per cent of variation in loyalty of wellness client is demonstrated and explained the interest based constructs. Of the four factors, *Indisciplined Foodies and Change in Food Habit Seekers* ($\beta_1 = 0.067$, $p = 0.000$), *Non-Focused Individuals and Low Self Esteem* ($\beta_2 = 0.201$, $p = 0.000$), *Positive Achievers* ($\beta_3 = 0.501$, $p = 0.000$) have positively influenced loyalty of wellness clients. However factor four that is *Weak willed and Self-Deniers* (β_4

$= -0.310$, $p = 0.000$) negatively influences loyalty. It is to be noted that obstacles make these clients de-motivated and they are also self deniers in the sense they do not acknowledge their success these are not characteristics of seekers of wellness who are progressive and wants to improve themselves constantly hence it is only natural that the weak willed and self deniers negatively influence loyalty of wellness services. Hence factor one, two and three have positive effect on Loyalty and factor four has negatively influences loyalty towards wellness services.

Hypothesis 3:

There is no effect of Opinion factors on Loyalty towards wellness services.

The dependent variable that is the wellness client loyalty is regressed with the underlying factors of "Opinion". The regression equation is:

$$\text{Loyalty} = \alpha + \beta_1 \text{OF1} + \beta_2 \text{OF2} + \beta_3 \text{OF3} + \beta_4 \text{OF4}$$

The regression results indicate, (Adj $R^2 = 0.109$) 10.9 per cent of variation in loyalty of wellness clients is demonstrated and explained the Opinion based factors. Four factors were regressed with loyalty. It was observed that *Cultural Buffs and Reserved Individuals* ($\beta_1 = 0.254$, $p = 0.000$), and *Language Buffs and Average Individuals* ($\beta_3 = 0.139$, $p = 0.010$) have positively influenced the loyalty of the wellness clients. However factor two and four namely *Ethnocentric and Complex Individuals* ($\beta_2 = -0.190$, $p = 0.000$) and *Self-Deniers and Cautious Individuals* ($\beta_4 = -0.030$, $p = 0.503$) negatively influences the loyalty. It is to be noted that the ethnocentric and complex individuals are apprehensive about adapting to some new practices and self deniers and cautious individuals may not accept the services because of the very nature of being cautious and not open to new emerging ideas. Hence, factors one and three have positive effect on loyalty towards wellness services and factor two and four negatively influences loyalty.

Hypothesis 4:

There is no effect of Lifestyle factors combining AIO on Loyalty towards wellness services.

The next stage of analysis aimed at viewing the lifestyle factors of the wellness clients. 39 lifestyle items with an alpha value of (.7808), was put to factor analysis and 10

lifestyle factors had emerged from this analysis. The ten-lifestyle factors are: 1. *Work Enthusiasts* (.5916), 2. *Low Self-esteem and Cultural Buffs* (.8813), 3. *Ethnocentric and Complex Individuals* (.4109), 4. *Average Individuals and Language Buffs* (.5810), 5. *Indisciplined Foodies and Change in Food Habit Seekers* (.8520), 6. *Hardcore Strivers* (.8001), 7. *Net-workers* (.7478), 8. *Cautious Individuals and Family Oriented* (.6399), 9. *Weak Willed and Self-Denier* (.7487), and the last factor 10. *Striving for Progressive Improvement* is a factor with a lone variable. The regression model and results between factors underlying Lifestyle and wellness clients loyalty is presented as

$$\text{Loyalty} = \alpha + \beta_1 \text{LSF1} + \beta_2 \text{LSF2} + \beta_3 \text{LSF3} + \beta_4 \text{LSF4} + \beta_5 \text{LSF5} + \beta_6 \text{LSF6} + \beta_7 \text{LSF7} + \beta_8 \text{LSF8} + \beta_9 \text{LSF9} + \beta_{10} \text{LSF10}$$

Ten lifestyle factors were regressed with loyalty. The regression results indicate, (Adj R² =0.841) 84.1 per cent of variation in loyalty of wellness clients is demonstrated and explained the lifestyle-based factors. Of the ten factors factor two that is *Low Self-Esteem and Cultural Buffs* ($\beta_2 = 0.192$, $p = 0.000$), factor four *Average Individuals and Language Buffs* ($\beta_4 = 0.371$, $p = 0.000$), factor five *Indisciplined Foodies and Change in Food Habit Seekers* ($\beta_5 = 0.153$, $p = 0.000$), factor six *Hard core striver* ($\beta_6 = 0.490$, $p = 0.000$) and *Net worker* ($\beta_7 = 0.174$, $p = 0.000$), have positively influenced the loyalty of the wellness clients. Although five of the factors are positive the remaining five factors influences loyalty negatively and they are: *Work Enthusiasts* ($\beta_1 = -0.306$, $p = 0.000$), *Ethnocentric and Complex Individuals* ($\beta_3 = -0.249$, $p = 0.000$) factor eight *Cautious Individuals and Family Oriented* ($\beta_8 = 0.037$, $p = 0.106$) factor 9 *Weak Willed and Self-Denier* ($\beta_9 = -0.464$, $p = 0.000$), and the last factor that is factor ten *Striving for Progressive Improvement* ($\beta_{10} = -0.078$, $p = 0.000$). It is interesting to know that 'Work as true identity' the first factor under Activity did not effect positively to Loyalty and after combining the AIO dimensions the factor one under lifestyle with similar variables combined namely 'Work Enthusiasts' negatively influences Loyalty. As mentioned the reason could be that as these are clients who are already empowered by their work they do not

need an external stimuli like the wellness centers to motivate them.

Ethnocentric and complex individuals did not influence loyalty positively. This could be due to highly ethnocentric views and non-acceptance of other practices. Cautious individuals are probably like the laggards and would want to try wellness services after getting an endorsement from innovators. Weak willed and Self-Deniers were the fourth factor under Interest Dimension of lifestyle and in the combined lifestyle factor analysis the ninth factor has evolved with almost the same items and this factor has not influenced loyalty. Because they are weak willed and their perseverance is not strong they do not seek wellness for life enhancement. The last factor is with a lone item 'I strive for progressive improvement' and that has negative influence on loyalty. Progressive improvement is attributed to other aspects of life enhancement and they could be potential clients when they realize the positive holistic wellness services. So it is observed that of ten lifestyle factors five factors positively influence loyalty. Hence factors two, four, five, six and seven have positive effect on loyalty towards wellness services, while factors one, three, eight, nine, and ten have negative effect towards loyalty.

Hypothesis 5:

There is no effect of Behavioral factors on Loyalty towards wellness services.

The regression model and results between factors underlying Behavior and wellness Clients loyalty is presented as

$$\text{Loyalty} = \alpha + \beta_1 \text{BF1} + \beta_2 \text{BF2} + \beta_3 \text{BF3} + \beta_4 \text{BF4} + \beta_5 \text{BF5} + \beta_6 \text{BF6} + \beta_7 \text{BF7}$$

Effect of behavioral factors on loyalty was found out using multiple regression method. Factor scores seven behavioral factors were regressed with customer loyalty. The Behavioral vis-a-vis Loyalty model and the results are as follows:

The regression results indicate, 90 per cent (Adj R²=0.900) of variation in loyalty of wellness client is demonstrated and explained the behavior based construct. Of the seven, five have positively influenced the Loyalty of wellness Clients. The results are as follows: *Anti-Ageing*

Prevention Seekers and Strong Reviewers ($\beta_1 = 0.630$, $p = .000$) *Occupational Ailment Prevention seekers* ($\beta_3 = 0.505$, $p = .000$), *Antagonists* ($\beta_5 = 0.064$, $p = .000$) *Stress Release Seeker* ($\beta_6 = 0.345$, $p = .000$) *Change in Current Lifestyle Habit Seekers* ($\beta_7 = 0.356$, $p = .000$). However, *Ideology/Spirituality Seekers* ($\beta_2 = 0.015$, $p = .414$) and *Heredity Ailment Prevention Seekers* ($\beta_4 = 0.035$, $p = .050$). Hence there is positive effect of factor one, three, five, six and seven and negative effect of factor two and four towards loyalty.

4.0 SEGMENTATION

4.1 Segmenting Wellness Clients Based on Lifestyle

The next stage of analysis aimed at grouping wellness clients into segments. Life style factors based on all the three sub variables namely Activities, Interests and Opinions were elicited. Of the ten factors, factor 3 that is 'ethnocentric and complex individuals' was eliminated for further analysis as its alpha value is below the recommended threshold (0.5). Nine factor scores of lifestyle were put to cluster analysis. First, a hierarchical technique was used to establish the number of clusters, profile the cluster centers, and identify any obvious outliers. Non-hierarchical method was used to select the seed points according to some practical, objectives, or theoretical basis. Using both the methods can gain the benefit of each. One of the hierarchical types is the agglomeration schedule, which can help us to identify large differences in the coefficient. A large difference in the coefficient values between any two rows indicates a solution pertaining to the number of clusters, which the lower row represents. It was observed from the agglomeration schedule that the jump in the coefficient values between the cluster 3 and 4 is the greatest, nevertheless the researcher ran 3,4,5 cluster solutions and keenly observing the values of distances between factors and the interpretations of cluster formation, 4 cluster solution was considered the best. It was also seen that the level of significance through ANOVA indicates that the 9 factors are significantly different across the four clusters. Hence the most parsimonious solution for lifestyle of wellness clients was a four-cluster solution. Nine factors were significantly different across four life

style clusters and they are: Cluster 1. Work enthusiasts and family oriented contains 29.67 per cent that is 92 wellness clients Cluster 2. Commoners: this cluster has 14 members and consists of 4.15 per cent of the wellness clients. Cluster 3. Net-workers consist of 162 wellness clients and constitute 52.25 per cent and Cluster 4. Hard core strivers consists of 42 members that is 13.54 per cent of the wellness clients.

Validating Lifestyle Segments

Discriminant analysis was done to evaluate the accuracy of the segment classification completed by using cluster analysis. Over all 100 per cent of the original cases were classified correctly for lifestyle clusters. According to pooled within group correlations, "I am apprehensive of adopting other cultures" contributed to 8.6 per cent of function 1 structure; "My achievements are negligible compared to others" contributed to 16.2 per cent of function 2 structure, and "I balance work and entertainment to avoid stress" contributed to 17.3 per cent of function 3 structure.

4.2 Segmenting Wellness Clients Based on Behavior

As per the cluster analysis for the behavioral segmentation 26 behavioral items evolved 7 factors. Factor 2 with low Cronbach's alpha (.402) is not considered for cluster analysis. 6 factor scales were used to run the cluster analysis for segmenting the wellness clients based on behavior. ANOVA output revealed that all factors were significant across four clusters. To help identify large relative increases in the cluster homogeneity, percent change in the clustering coefficient for 10 to 2 clusters was calculated. Four-cluster solution was the most appropriate considering the distance between the clusters, clarity with which the interpretation can be made. The four behavioral clusters are: Cluster 1: Heredity Ailment Prevention Seekers and Change in Current Lifestyle seekers with 64 wellness clients constituting 20.64 per cent. Cluster 2: Occupational Ailment Prevention with 23 clients and 7.41 per cent Cluster 3: Skeptics and Anti-Ageing Prevention Seekers consisting of 61.29 per cent of wellness clients with 190 members 4: Stress Release Seekers with 33 members constituting 10.64 per cent of wellness clients.

Validating Behavioral Segments

Over all **99.7 per cent** of the original cases were classified correctly for Behavioral clusters. Group centroids of four clusters were sufficiently discriminated by the three functions. According to pooled within group correlations, *"My experiential benefits were more than the expected benefits"* contributed to 16.6 per cent of function 1 structure; *"Wellness is boring exercises"* contributed to 28.4 per cent of function 2 structure, and *"I seek wellness to prevent occupation related ailment"* contributed to 31.0 per cent of function 3 structure.

Since both the lifestyle clusters and the behavioral clusters are validated the next objective of the research is addressed which is to evolve service packages to each of the identified segments. Packaging services to suit consumer preference and target expectations, results in evolving new products and services, this can be branded with specific product features.

5. Developing Service Packages

Packaging and programming perform five key roles in hospitality marketing. They are as follows: 1. Smoothing patterns of business, 2. Improving profitability, 3. Assisting in use of segmented marketing strategies, 4. Complementing other product/services- mix elements, 5. Bringing together other related hospitality and travel organizations.

Packaging services to suit consumer preference and target expectations, results in evolving new products and services, this can be branded with specific product features. Harvard University's Ted Levitt, argues that new competition is not between what companies produce in their factories but between what they add to their factory output in the form of packaging, services, advertising, customer advice, financing, delivery arrangements, warehousing, and other things that people value.

This study is unique as it goes a step further than other studies and actually develops service packages for the various segments. Identifying segments, their needs and wants and then packaging new services, positioning it on holistic wellness platform, building brand equity and extending the brand equity to represent Indian Wellness sector is the road map for planned growth for the sector

in India. The first step towards it is to segment the clients and form new wellness packages to cater to their needs and wants.

Through this research four clusters have been identified in life style and three clusters in Behavior. Wellness service packages were evolved for these clusters after interviewing twelve members from the five-wellness centers. Fitness experts, yoga master, dietitian, spa manager, marketing manager, naturopathy doctor, alternate therapy practitioners, were interviewed and packages were formulated. Package names are given in Sanskrit, which is the first attempt in the industry. The names of the packages indicate the effects and benefits that it would offer to the clients.

5.1 Developing Service Package for Lifestyle Segment

The service packages thus evolved with professional inputs were branded. This is the first effort of its kind in the wellness sector. The underlying theme for the lifestyle packages is *"Turn a New Leaf"*. The following brands of service packages were evolved for the lifestyle segments.

Cluster 1: "Work Enthusiasts and Family Oriented"-
Turn A New Leaf: *Anandha*"

Cluster 2: "Commoners"- Turn A New Leaf: *Prathignya*"

Cluster 3: "Net Workers"- Turn A New Leaf: *Sneha*"

Cluster 4: "Hard Core Strivers" - Turn A New Leaf:
Shanthi".

5.2 Developing Service Package for Behavioral Segments

The theme for the behavioral packages is *"Discover Happiness in Health"*. Four behavioral segments were formed and service packages evolved for them are as follows:

Cluster 1: "Heredity ailment prevention seekers and Change in current lifestyle seekers" "-
Discover Happiness in Health: *Soukya*"

Cluster 2: "Occupational Ailment Prevention Seekers"-
Discover Happiness in Health: *Arogya*"

Cluster 3: "Skeptics and Anti-Ageing Prevention seekers" Discover Happiness in Health:
Kalpana"

Cluster 4: Stress Release Seekers Discover Happiness in Health: Buddha

5.3 Scope For Further Research

Wellness sector is in its nascent stages in India. The entire sector is open for more understanding. An in-depth study can be done on expectations and perception of clients on service quality and efficiency. From the service providers point of view benchmarking can be done to improve the existing standards to international standards. Building customer relations is another area, which can be studied and implemented in Wellness sector as wellness is adapting to certain key principles in varied life areas, which happens not instantaneously but over a period of time. To sustain client's interest outside the center and to motivate the client to maintain the key principles as a part of daily routine is a difficult task. Powerful customer relationship management can act as a major tool to maintain and keep up the wellness ethos outside the centers. "Wellness quotient" can be studied for various work groups; this can act as the basis on which training initiatives are planned for organizations.

5.4 Limitations Of The Study

This study was conducted in the city of Bangalore, India. Samples are not included from the other parts of India. Wellness as a concept and as an industry is not fully developed; it is still considered an extension of the beauty industry by some, health by others, fitness by a few, and even post-operative care by some. Especially in India, it is considered to be a part of spirituality wellbeing too. Hence, the industry is yet to shape up as a stand-alone entity. This is a strong limitation for a researcher who is seeking for well-positioned wellness centers for the purpose of study and data collection.

5.5 Conclusion

In all twelve factors were evolved from Activities, Interests, and Opinions of wellness clients. Of the twelve factors eight factors influence loyalty positively. Behavior of wellness clients studied in terms of Attitude towards wellness services, Expected benefits and User Occasion extracted seven behavioral factors. Four behavioral factors had positive effect on wellness loyalty. There were ten lifestyle factors evolved out of

combining the AIO variables. Of these five factors had positively influenced loyalty. Ten lifestyle factors formed four wellness lifestyle clusters. Seven behavior factors formed into four wellness behavior clusters. Branded service packages were evolved for each of the identified lifestyle and behavior clusters which has never been attempted in the past.

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