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MARKETING TO HINDUS

If sealed small cans with nothing inside can be marketed as 'holy air' in Jerusalem for years , if agency like Ogilvy is coming with Ogilvy -NOOR to cash in on spending power of 1.8 billion Muslims , then time has come to look to religion as an important variable while segmenting customers throughout the globe .

Hindus , close to 1 billion , spread across world is an important segment .While Hindu culture and sub-culture play an important role in purchase and consumption of various goodies - FMCG/durables and services ;it is pertinent to note that different trajectories emerge which need to be understood by marketers across the globe . One of the key factors in consumption by Hindus is deprivation, either short-term or long-duration which adds value to consumption process.

An attempt is made in this paper to gain insights on the Hindu customer group so that marketers can profitably capture the critical mass.

Key words: - Hindu, Culture, Deprivation, Consumption

‘MARKETING TO HINDUS’

INTRODUCTION

If first condition for existence of MARKET (demand for product /service and not a physical place of exchange) is PEOPLE , then it goes without saying that Asian continent having India and China comprising a total population of 2.5 billion out of current world population of 6.8 billion (US Population Reference Bureau report – 30th July 2010), is a very big market .

Asian population today is 4.2 billion which is likely to swell to 5.5 billion as per the forecast for 2050 by same organization. Simultaneously forecast for European countries for 2050 is 702 million, from current figure of 738 million. Among top 10 countries (population wise) are China , India , USA , Indonesia ,Brazil ,Pakistan ,Bangladesh ,Nigeria, Russia, Japan .

Religion is an important variable while considering segmentation of a market and marketers throughout the world are aware of this as well .What is new – is the approach to this variable ; aggressive use of RELIGION factor to market products/services to people throughout the globe coupled with understanding of nuances while communicating to the target audience.

Ogilvy – recently has created Ogilvy –NOOR – a separate division to understand in depth sensitiveness of Islam population to various products/appeals (report titled ‘Factoring In The Muslim Quotient’ by Prasad Sangameshwaran BUSINESSWORLD -14th June 2010). Interesting insights emerge why Muslims throughout globe do not prefer PUMA – because of animal logo. They may prefer Nike or Reebok for the same reason. The preference for HALAL over ZATKA (methods of slaughtering animals) for meat products is well-known and hotel industry, retail outlets also certify such products. As per the same article, in India there could be a huge (Muslim) market for after shave lotion and personal hygiene products that do not use alcohol such as brands like T T K’s Eva range of deodorants. The Muslim population is spread across Asia and Africa while Hindus are concentrated in Asia; in India and Nepal in particular. They are also present at far off places as West Indies Islands, Fiji and Mauritius and now in UK and USA also. Presence in these countries of Hindu population is both an old and a new phenomenon. In older cases, migration was mainly of the blue collar class such as in West Indies and Mauritius.

However employment fuelled migration to U K and U S A is a recent phenomenon and is of mainly of white collar class.

RATIONALE BEHIND THE PAPAER

On lines of Ogilvy – NOOR , an effort is made in this article to gain insights on the HINDU consumer which is in large number in India and that too purely from marketing view point .The paper is based on qualitative research and is targeted to marketers who wish to take advantage of this growing pie .The reason is loud and clear- this segment fulfills the evaluation criterion – market is growing , is sizeable , it is profitable and is easily reachable thanks to policy of Indian Government who have liberalized the economy in 1992. Hindus have their own nuances, taboos, weaknesses, and ways of approach to life and so on. A typical marketer needs to wear a fresh pair of eyes-rather spectacles – a bi-focal spectacle to gain insight. The reason for asking a bi-focal lens is clear – one needs to understand both the short term approach and long term view when tackling the market and must be in a position to quickly shuffle between the two while scanning environment. Hindus in this article are considered to be from India only and authors do not cover Hindus in Nepal/other countries and the Non Resident Indians settled in various countries across the globe. The reasons being – Nepal is no more under Hindu Kingdom rule ; Hindus in other far off countries and the Non Resident Indians show a totally different trajectory of purchases and consumption .

World over, religion has now been aggressively used as a segmentation variable. Empty sealed cans are sold as ‘Holy Air’ in Jerusalem to Christians and Muslim tourists who buy them willingly. Water from Saudi Arabia is brought back to home country by Muslims who visit Holy Mecca. An Iranian firm has come up with the first Islamic doll ‘Fatima. In the past there had been two dolls, Sarah and Dara, which were supposed to be Iran’s answer to Barbie and Ken, but they failed to impress the local market (Times of India- November 22,2010). For Hindus, water from river Ganga is holy and is normally kept in every house. Products and services are either marketed or counter-marketed to customers in some cases with religious appeals. Brand/Product containing a critical raw material is either quickly accepted/rejected by customers from a particular religion .The phenomenon is not only confined to large segments but also to niches. Sikh males apply a binder to the beard which is manufactured by a private non-regulated

monopoly –CIMCO. Maximum use of religion as a segmentation variable can be found mainly in tourism sector in services and in food items in product categories. Apart from buying various items, it is pertinent to note that Hindu religion also puts restrictions on consumption of certain items in specific months. This includes fast during Paryushan Parva (Time for purification process) by Jains, no meat-liquor consumption during SHRAVAN for Hindus (A month during rainy season -mid-August –mid September as per Hindu calendar) and not buying any costly product /property during PITRU- PAKSH (15 so called inauspicious days during which homage is paid to ancestors), again as per Hindu Calendar. The complexity is more when one finds that the calendar in North India is 15 days ahead of calendar followed in Central and Southern India. Hindu culture not only puts restrictions on buying / consumption of various items in specific months, it also wants its followers to buy certain products on specific days of Hindu calendar – say Gurupushya – and Dhan-teras , for buying of Gold. A copy of list of auspicious days as per Hindu calendar is on Appendix I. A careful look at the list provided by the retailer not only specifies dates which are auspicious; it also specifies time in case of Gurupushya – the time during which gold should be purchased on such dates which can be more than one in a calendar year. In fact, branded jewelry outlets in India do display such dates (parallel dates as per English calendar) to communicate/remind to customers.

On the other hand we had cases where Hindu customers had raised objections against a product (commode with picture of Hindu Gods/Goddess on its cover). The vehement opposition by Hindus not only from India but also from U S A forced the manufacturer to apologize and withdraw the product. Similarly a company which branded a wine in the name of Lord Buddha also had to withdraw after opposition from Buddhist population. One more recent case was with Burger King displaying of posters that show the Hindu Goddess Lakshmi sitting on top of a meat sandwich with the tag line ‘La marienda es sagrada’ roughly translated as –‘a snack that is sacred’. Hinduism dictates strict avoidance of consumption of meat. Hindus everywhere were upset and Hindu American Foundation was roped in to appeal Burger King to pull the advertisement and apologize. Burger King responded with the statement ‘Burger King Corp values and respects all of its guests as well as the communities we serve. This in-store advertisement was running to support a limited time only local promotion for three restaurants in

Spain and was not intended to offend anyone. Out of respect for the Hindu community, the in-store advertisement has been removed from the restaurants.’ (www.eatmedaily.com/2009/07)



As if this was not enough, in India, even references to caste also create uproar among a particular set of people. There was a case with Government of India and the department at fault was Income Tax. The advertisement which appeared with head-line – Life-style Raja Bhoj ki, Aur Income Tax Gangu Teli ka? (Intended meaning- a person having a flamboyant life-style like that of a king but not paying any income-tax) – had to be withdrawn because the community engaged in oil extraction (TELI) raised serious objection. Even name of one Hindi movie was changed from Billu Barber to Billu after objections from Barber community from northern India.

Objective of this paper is to understand the sensitivity that exists between religion (Hindu) and buying and consumption of various goodies and services. It goes without saying that huge markets with such sensitivities need to be managed knowledgeably and profitably in the long-run. (Sentiments such as anti-American wave have already resulted in cola brands losing share to Mecca cola and Zam Zam).

REVIEW OF LITERATURE

Book on Principles of Marketing refer to religion as a variable for segmentation (Kotler Philip). Knowledge of consumer behavior directly affects marketing strategy (Anderson et al, 2005). Marketing concept defines that firms exist to satisfy customer needs (Winner, 2000). Firms can satisfy those needs only to the extent that they understand their customers. For this reason marketing strategies must incorporate knowledge of consumer behavior into every facet of a strategic marketing plan (Solomon, 2002). The expectation-confirmation model (Oliver, 1980), focuses on post-purchase behavior. It explains consumer satisfaction and repeat purchase. It suggests that if perceived performance meets one's expectation, confirmation is formed and consumers are satisfied. Bhattacharjee (2001) stated that satisfied users are more likely to continue purchasing same products.

ON BUDDHISM

Buddhism in present day context is viewed as a religion of social change. Eight fold path of right views, right aim, right speech, right action, right living, right effort, right mindfulness, right contemplation is advocated by Gautam Buddha. Buddhism believes in Happiness and welfare of many.

ON JAINISM

Lord Mahavir, founder of Jainism, believed in gospel of love, welfare and non-hurting others in any way instead of divine worship. Core values preached by him were ahimsa (non-violence) and non-possession. Self-restraint is the key and welfare of others is auspicious as per Jainism.

Niche product such as garment made from AHIMSA SILK (Extraction of silk from worm without killing the worm in the process) by designer Sabyasachi Mukerjee is doing well with

such appeal. Jain meals (Preparation without ingredients such as onion and garlic) are aggressively marketed. Even the real-estate developers are positioning their properties and trying to attract buyers who shall not cook non-vegetarian food items in their flat, which is an integral part of the property.

ON SIKHISM

Guru Nanak, founder of Sikhism said that when one conquers the heart, one conquers the world. In his opinion , as God resides in all persons ,service of humanity is the best form of worship .Voluntary service as a personal undertaking is expected from all followers of Sikhism be they men , women or children (Mittal K M -Service Ethos in Buddhism, Jainism and Sikhism).

RESEARCH MODEL & METHOD

Qualitative research was used to understand reactions of target group. A sample size of 50 was carefully chosen and method used to gain responses was a two step process. First , focused group discussion was conducted which consisted of both men and women of age ranging from 20 to 60 with post-graduation education as minimum criterion and of course from Hindu , Jain ,Sikh and Buddhist religion , all considered to be parts of Hindu population. Participants were from middle /higher middle income category.

Focused group discussion was conducted on current / future scenario and role played by an individual Hindu in it. Secondly method of bubble drawing was used. Participants were given a piece of paper with 2 animated characters talking to each other – with empty bubbles at the top of the paper above these characters – to be filled in by the respondents .Few words at random were given to them as – family , religion , income, death, ritual, consumption, agriculture, tourism, food, gold, weddings, rural, repairs. These were chosen on the basis of key words which emerged during the discussion.

As mentioned earlier in this article, we while using the word HINDU also included Jains, Sikhs and Buddhists from India. Jainism which evolved in India was confined to India only whereas Buddhism spread across nearby countries which include Nepal, Shrilanka, China, Japan, Burma etc. (article in Marathi Daily Loksatta by K R Shirwadkar 29th August 2010 –titled “Aaple

Vicharvishwa”). As per the article all religions have origin in VEDAS of Hindus. Participants were reluctant to draw a picture of future (25 years from now), which some of them were not likely to see but were ready to draw canvass of immediate future down the line which, they in all probability would see.

FINDINGS

Initial discussion revolved around religion and religion only, but then slowly after intervention, other aspects of life and impact of technology on individual and family and buying process, future of Hindus emerged. Following points emerged in the discussion which was a pointer to the key words to be used in the bubble drawing method to understand future and its implications for the marketer.

HINDI + HINDU MATRIX

Important: - IN INDIA, ALL HINDI SPEAKING ARE NOT HINDUS. ALL HINDUS ARE NOT NECESSARILY HINDI SPEAKING.

Understanding of HINDI + HINDU Matrix: - This matrix is very important for a marketer who is entering the Indian market for the first time. The reason being – Hindi belt (Also known as cow belt) consists of many non- Hindus and the Non-Hindi belt (Southern India) consists of Hindus. Hindi, although a national language of India, is not commonly spoken in southern states of India. This understanding helps the marketer to fine tune separate marketing/communication strategies for North and South India.

1- HINDI + HINDU	3- HINDI + NON HINDU
2- NON-HINDI + NON-HINDU	4- NON HINDI + HINDU

- 1- HINDI + HINDU: - This critical consumer mass is concentrated in Northern and Western parts of India. The customers falling in this quadrant do understand and speak the Indian national language – Hindi and also are Hindu by religion. This factor is in favor of the marketer from view point of communication. While the bulk is concentrated in North India, there are many sub-sets as Jain, Sikh, Buddhism religion and further sub- sub-sets

in forms of castes. Understanding of sub-sets and their nuances shall help marketer navigate smoothly and avoid mistakes. For example, Jains usually have their dinner before sunset and marketer while communicating to this sub-set should not show in their communication, dinner in night by the family. Politicians also have capitalized on religion+ caste combination MY –(Muslim + Yadav) and on caste only combination AJGR (Ahir ,Jaat Gujjar & Rajput) during general elections in Uttar Pradesh, the most populated state of India . In fact in Uttar Pradesh , one political party which was earlier having a lop-sided ideology favoring to so called lower castes has undergone a paradigm shift and then appealed to so called upper caste Hindus also in next elections .

Few typical characteristics of this population shall help a new entrant to fine tune its strategies while entering the market or further strengthening its foothold.

- This market has high number of H N Is concentrated in Punjab, Delhi, Haryana and also in some pockets of Uttar Pradesh and Bihar.
 - While some of them are traditionally rich, others have become millionaire thanks to skyrocketing prices of land particularly in the adjoining areas of Delhi.
 - Flamboyance, tendency to show off is common and one can witness rich rural farmers of Punjab buying 75 HP Tractor which is probably not required for the kind of farm holdings and the nature of operations they perform.
 - Food consumption habits differ from the Hindus from Southern India for one reason- throughout the country, food habits of people of a region have direct co-relation to the kind of crops grown in that area. We do find wheat as core in North while rice in South and fish and rice in East/North-East.
 - Adverse Male/Female ratio is common in some states and the problem is going to aggravate in future.
 - Major states although thickly populated have a common language spoken. But the issue is of REACH- unlike south India where there are many private TV channels, we find limited choices if audio-visual medium is to be used to reach a niche.
- 2- NON HINDI + NON HINDU – They can be found in southern belt and from Christian community. In relative terms they might be a small portion of total Indian population , but

are laced with good purchasing power; thanks to one/few family members working abroad . For purpose of this paper, we do not consider this quadrant.

3- HINDI + NOT HINDU – Hindi speaking Muslim population is largely concentrated in Uttar Pradesh, Bihar and other states. Many are illiterate, have large families, are strong supporters of Islam, may be from either Shiya or from Sunni sub-sets and are a good target for all political parties. Marketers of FMCGs in particular do consider this segment while considering color of package for a product. We do find use of green color, in some cases – reason being green is an auspicious color in Islam. Appeals are also made to Muslim population by cloth/garment manufacturers to buy on eve of an important festival EID. Film makers do offer some movies exclusively targeted to this segment (Mere Garib Nawaz). This quadrant is also excluded from the paper for discussion purposes. Political marketers have successfully milked this segment.

4- NON-HINDI + HINDU:-This quadrant is very important and attractive also. If looked from the lens of a north-Indian, all states down Maharashtra are referred to as South India only. Marketers need to give a different treatment to this sub-set of Hindus – customers in this category which follow different path in both buying and consumption from their counterparts from HINDU in HINDI belt. They are concentrated in Southern India, although few of them have migrated to north India for jobs. They are relatively conservative, invest a lot in gold, have totally different food habits, are passionate about regional films and want communication in their own language or in English in urban areas and not in Hindi. In fact, one state Tamil Nadu in South India has witnessed vehement opposition to National language- Hindi for quite some time. LG Electronics has successfully captured the rural market in southern India by launching a color TV – branded as SAMPOORNA a word common in all south Indian languages and also with a USP- the digital on-screen display which was in local language and not in English.

- Like North belt, there are pockets where we find concentration of H N Is.
- State like Kerala witnessed impressive growth not because of industrialization but by promotion of tourism (International) and money transfers from those settled in Middle-east.

- In fact, in Kerala, the GKSF (Grand Kerala Shopping Festival) on lines of Dubai Shopping Festival on eve of ONAM- an important festival is highly successful.
- As far as promotion is concerned, instead of very creative ads of 15 seconds, elaborate commercials of song and dance coupled with commercial messages are successful and find quick acceptance.
- In fact the passion for regional films has induced one political party in state of Tamil Nadu to win voters by offering color T V to every household.
- Cult factor/Idol worship is not uncommon in this belt. One can witness temples of regional film heroes being built apart from establishment of fan clubs.
- Weather conditions have a direct bearing on range of cosmetics sold. Fairness creams are sold in large quantity in South throughout the year, where as cold creams do good business in winter in North India.
- Religious places which are neatly maintained in this region are very effectively marketed. In fact, Lord Tirupati Devasthanam is 2nd wealthiest religious trust in the world.

Thus quadrant No 1 and No 4 although are diametrically opposite in some respects are HINDU by religion and are the focal point of our discussion.

In western part of India, we find many Hindi + Hindus who are relatively progressive thanks to the development in these states. Compared to this Eastern part of India give a hazy picture. There is large number of Hindi +Hindus; but equally large number of population is under Christian religion/influence particularly in the North-East.

UNDERSTANDING OF RELIGION CASTE HIERARCHY (HINDU)

RELIGION - HINDU

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STATE – MAHARASHTRA, TAMILNADU ETC

!

CASTE – BRAHMIN (PREACHER), KSHATRIYA (WARRIOR) VAISHYA (TRADER) ETC

!

SUB-CASTE – MAHARASHTRA -BRAHMIN – KONKANASTHA (FROM KONKAN REGION)

JAINS – DIGAMBER JAINS & SHWETAMBER JAINS

Current hierarchy of religion – Hindu – subset consisting of Hindu, Jain, Buddhist and Sikhs shall stay but further sub-sets may be facing turbulence. Hindus are further sub-divided into first as per states and then on basis of castes, sub-caste etc. Already, inter-caste marriages are on rise, thanks to large number of young professionals working at IT companies. Negative consequence of such marriages is raising phenomenon of HONOR KILLINGS in Haryana, a north Indian state. Due to acute shortage of marriageable girls in Haryana state, interstate marriages with daughter-in-laws brought from Kerala is also common.

HINDU calendar

Many participants were of the opinion that marketers need to further understand the Hindu calendar while approaching customers. Indian marketers are not facing problems on this front, but it is the outsiders who need to fine-tune their understanding of Hindu calendar, festivals, Haats & Melas , their importance , logic behind performance of rituals . In fact start of the year for various Hindu communities might be different. M N Cs such as HUL are well aware of the Melas, massive gathering of devotees at various religious places and do take advantage of such situation. Kumb-Mela a once in 12years feature is being effectively utilized by HUL either to launch new product or to create mass awareness. Absence of understanding of PITRU-PAKSHA by an electronic manufacturing company resulted into an exhibition of their latest products at various cities getting poor response. Respondents were also apprehensive about advertising appeals in general on various Hindu festival occasions. Tacit knowledge sharing by retailers in their opinion shall go a long way in better understanding of Hindu culture by M N Cs.

Festivals of celebration normally are in months of harvest. While festival of lamps- Diwali has an all India appeal, many other festivals are region specific. Baisakhi, in North coincide with harvest season whereas ONAM in south is in winter. Worship of Lord Ganesh is prominent in Maharashtra in rainy season whereas Kali, the Goddess is prominently worshipped in winter in East India. White goods manufacturers do appeal customers to buy products on eve of such festivals. In some cases, vehicles may be booked earlier, but delivery of the same is on eve of

special occasion as festival. Hindu calendar and the English calendars do not match and as a result, unlike Xmas which always falls on 25th of December, Hindu festivals fall each year on different dates. Some festivals are really unique – Naag Panchami, when snakes are worshipped because they play a crucial role in killing rats and rodents in farms. Rang Panchami- festival of colors which even attracted daughter of Bill Clinton, ex-president of U S A has special significance- purification of mind by vehemently shouting and sledging on the day of festival. Equally important are the rituals which have a weekly/monthly/yearly pattern. Large numbers of pilgrims visit places of religious importance on monthly/yearly basis thus promoting domestic tourism. Places such as Tirupathi Trust have collaborated with Railways and on-line booking of journey, accommodation and reservation of a seat for puja is possible now.

INCOME, BUYING AND CONSUMPTION

-Incomes are on rise manifold thanks to overall economic development, multiple members of family employed, more young professionals working abroad and remitting money back to India. In rural India, Hindus have various flow of income – right from per day to once in a year. However this phenomenon was not applicable to the members of the focus group discussion who were from urban area only. It was also concluded by the group that a Hindu customer in rural India is better off than his urban counterpart with same amount of income. The reason being – less avenues for spending in rural India and minimum expenditure on food, accommodation, education and medical facilities. However the most interesting feature that emerged out of the urban-rural divide was rise of pre-urban as described in the article titled “The medley of Indian consumers’ by Indicus Research (indicus.net/media/index.php). As per the article, ‘Expanding high-ways have given tremendous boost to pre-urban markets. This created a continuum across the land linking the villages to bigger cities. Pre-urban markets comprise of towns with population less than 1,00,000 .They often line the highways or are adjoining bigger cities or metros and form a distinct part of urban India . If income distribution is the yard-stick, small affluent groups are making big impact within rural and pre-urban markets. The growing income in these places was attributed to sale of land for non-agriculture activity resulting in farmers close to cities, metros having much larger purchasing power than ever before. According to Amit Bagaria, Chairman & CEO Asipac Group, 440 million people will migrate from rural India to urban India by 2020 (India Retail Forum-September 28-29, 2010).

An important finding was – with rise in income, there has been a big change in quality of goods and services consumed by the Hindus, but as far as the pattern of consumption, and of deprivation is concerned, there are not big changes. Following matrix divide Hindus in 4 quadrants –

HAVE MONEY – WILL BUY (CARE FREE HINDU)	HAVE NO MONEY – WILL NOT BUY (REALISTIC HINDU)
HAVE MONEY – WILL BUY +WILL SAVE (CAUTIOUS HEDONIST HINDU)	HAVE NO MONEY – WILL BUY (PLASTIC MONEY HINDU)

The group also concluded that the reason why Indian (Hindus) middle classes and also Hindus settled in USA were not greatly affected by the sub-prime crisis was because majority fall under quadrant – CAUTIOUS HEDONIST HINDU (HAVE MONEY – WILL BUY + WILL SAVE) category.

Religion played an important part in worshipping the durables at the time of purchase and also on once a year basis (Vishwakarma day in industry and Dussera in homes) . In fact Maruti Udyog limited, a car manufacturer in collaboration with Suzuki Motors Japan started providing Pooja (worship) kit at the time of delivery of new car to the Hindu customer. Japanese companies like Sony, National Panasonic and Korean entrants Samsung and LG and Hyundai do appeal Hindu customers to buy durables during Diwali – an important festival and even on Ganesh Chaturthi.

With sons and daughters from educated families migrating to hard currency nations, MULTIPLIER & DIVIDER factors played crucial role in swelling/contracting disposable income for the time being. Money remitted by these migrants from hard currency had multiplier effect whereas Hindu families from India out on vacation to European countries / USA had their purse shrinking due to foreign exchange factor. Multiplier may not have necessarily increased number of goodies in consumption basket but it certainly upgraded the quality of goodies

Buying and consumption process witnessed leapfrogging in some cases. For example rural folk straightway were and shall be using mobile without first owning a landline connection. With launch of concept of community Kitchen in parts of rural India by a public sector company engaged in oil extraction and distribution, Hindu customers started using LPG immediately after firewood skipping kerosene operated stove. While urban Hindu customers went step-by-step up-gradation in durables such as television right from black & white to color to LCD to High-definition, rural Hindu customers have directly bought color television with satellite connections.

In opinions of some respondents, consumption process of Hindus is not considered by the marketer while targeting them. The observation is -, marketers were myopic in selling the product and did not worry about the actual consumption after acquisition. Understanding of consumption process would have given them clue about future purchases and also on how their products were being used (Exception- NOKIA in case of durables). The concept of 'Two-bean consumption' was common in case of many FMCG product categories and the resource allocator played a crucial role in judicious division/allocation of products acquired/in stock. This was much more important when limited quantity of consumables is divided among family members. However some respondents opined that this factor may lose its sheen with launch of nano-packaging where products are available for one-time consumption. Another aspect that assumed prominence in discussion was 'D' factor. D stood for deprivation which was in-built in the Hindu religion .While western world observes No shopping day, No TV day and so on, Hindus actually deprived themselves from actual consumption of many products/services and this was in-built in religion/rituals. Observing fast on a weekday / once in fortnight was a common phenomenon. Festivals and other gatherings were a good opportunity to deprive from consumption of few products. Liquor and meat consumption was avoided in month of rains- either in CHATURMAAS (4 MONTHS) or in SHRAVAN. Some stopped consumption of a product on permanent basis in memory of a diseased relative also. While strong followers of Jain religion were particular in no use of items as onion and garlic in daily food, Hindu population also avoided such items in rainy season for 4 months- popularly known as CHATURMAS. In some cases, deprivation is by default- with frequent power cuts in large parts of India, Hindu customers can not be appealed with NO T V DAY.

APPROACH TO LIFE

Way of looking at life was also highlighted in the discussion. Because this has impact on consumption and ultimately on buying process. Hindu philosophy talks of looking/enjoying life with 3 different hats-(Bhaav) – namely – KARTRU BHAAV, BHOKTRU BHAAV AND SAAKSHI BHAAV. Understanding these 3 hats coupled with paradigm shift from one to second do have implication on purchase of various products/services.

KARTRU BHAAV – I did it (KARMA). An individual in his work-life must take pride in good Karma and should be aware of one's deeds. During this one is in need of many products/services. In fact a Hindu customer shall buy all products and consume various services which shall facilitate performance of different tasks. Classic example is the rapid penetration of mobile handsets in rural India accelerated by intense competition and affordable prices.

BHOKTRU BHAAV – Once in a while, an individual should let his hair down and enjoy life to the fullest (BHOG). In fact this step logically comes after the first one. The underlying meaning behind this hat is – let one enjoy good fruits of his karma. However excessive indulgence is not advised. Tectonic shifts can be found in buying and consumption when a Hindu wears this hat. Unlike Muslims and Christians who do not believe in rebirth, Hindu philosophy strongly believes that body (sharir) is perishable and soul (Aatma) is eternal. Even references in Bhagwad Geeta are also a pointer to this direction. This has impact on thinking of Hindu customer that a product which he cannot afford to buy/consume in current life can be consumed in next birth. Hence appeals such as 'THOUSAND THINGS TO DO BEFORE YOU DIE' are not taken seriously by the Hindus.

SAAKSHI BHAAV – In fact to refrain from excessive indulgence and also avoidance of taking credit of things done, an individual is asked to look to things /life with a detached perspective. This helps individual to absorb a pendulum shift from karma to enjoyment to detached way of life. Marketers need to understand that Hindu philosophy asks an individual to wear this hat occasionally during active work-life. But after retirement, a Hindu is supposed to wear this hat on

regular basis. Because of this reason, In India, we do not find a big market for various products targeted to senior citizens as is the case in western world .There are exceptions in form of tours specifically targeted to senior citizens.

NEEDS- Unlike the counterpart from western world, there was a common understanding on basic needs, but other social and esteems needs, was concerned, there were major disagreements. The North Hindi- Hindu displayed tendencies to splurge; it was the south Indian Non-Hindi+ Hindu who was conservative, and investment in gold had been on his top priority. This means a typical marketer does not have a homogeneous lot of HINDU customers for many white goods brands throughout India. As per the report from World Gold Council, India consumes 20% of total global demand for gold and major portion of this is from southern India.

The basic needs underlined were - BHAY (Fear), AAHAR (Food), NIDRA (Sleep), MAITHUN (Sex). In fact, these needs are specified in Hindu Philosophy, but there is no strict hierarchical relationship mentioned.

Education shall continue to be a dominant priority .During discussion; two diametrically opposite views were expressed – the critical factor being reservation to various castes by Government. If reservation policy continues, we may witness as different picture. The unanimous opinion was education to kids that too in English language shall continue to be on top priority and in case of poor customers may even surpass the basic need.

A to Z of marketing to Hindus.

Ameen Haque, vice-president of strategy, Ogilvy Bangalore and Indian representative for Ogilvy NOOR confirms “There is a lesser understanding in the public domain on the Islamic way of life .While brands have no religion, companies can use our research to align their world-view and see how Islamic consumers view their brands”.

This statement is equally true to HINDU consumers also and right understanding can help marketers extract best from money spent by them. One common example is misunderstanding the

so called Vegetarian food given to a passenger by an international Airline (not from India). In fact within India also we do not have uniform definition of vegetarianism, resulting confusion. Fish is treated as non-vegetarian by Jain community but as vegetarian by residents of Bengal and Orissa. Importance given to food grain, cooked food is also underestimated / misunderstood by international marketers. Recent advertisement of Tupperware showing wheat flour thrown on family members is not accepted by Hindus who treat food grain and cooked food as God.

THE CONCEPTUAL SCHEMA

The conceptual schema is as follows:

- A- HINDU – decoded
- B- A to Z of Marketing to Hindus

A-HINDU –decoded

Hedonist, Individual, Now, Decoded, Unequivocally,

Hedonist

For thousands of year the Hindu Philosophy taught its followers one value – believe in destiny and as a result – they were destiny driven and not destination driven. In fact ‘work must be done with detachment’ was the teaching in Bhagvad Gita . Nishkam Karma was supposed to be the right attitude. No more. A typical Hindu exposed to the OTHER world works and aspires for the rightful reward also. He may not be on a Hedonic Treadmill like his counterpart in West, but has certainly started to consume which is combined with savings expressing cautious optimism.

Individual

There has been a shift in paradigm – from family to an individual .This does not mean that family is put on the back burner ; an individual Hindu is understanding his rightful place in family , society and even at workplace and is expressing vocally .Today a large number of products are bought for an individual and individual only .This means in consumption basket of a Hindu family , more products/brands shall find place under Individual satisfier category and reduction in number of products/brands under Unifier (product/brand consumed by entire family)category .

One such product that explains this phenomenon is a mobile handset which penetrated Hindu market in both urban and rural areas. Contrary to this, a land line connection was a unifier- to be used by entire family. This aspect of individualism can also be seen prominently while naming (branding) a newly born boy/girl .As per the article by Rekha Dixit titled 'Back to Scriptures' in 'The Week' (issue of August 15 ,2010) , parents are digging out Vedas and Puranas to find out a distinct name which should also sound Indian (read Hindu) .Earlier , the boys normally got names from Gods and their avatars , girls got their names from rivers and goddesses . Budhdhist and Jains are also not lagging behind and ancient texts reveal names such as Maya and Avlokitesh .

Now

Special report titled "INDIA RETURNS TO THE ROOTS" in THE WEEK (August 15, 2010) emphasizes that Indians (Hindus included) have come out of shackles and have started to consume NOW. Simultaneously they also are keen to connect with its roots and even show them off .The sentiment personified –'Dil hai Hindustani' can be seen in rediscovering Yoga and Ayurveda, naming the babies and adapting to fashions and so on. A recent report in Times of India (August 9,2010 –titled – "Global Tourism Industry Wooing Indian Weddings") confirms that global hotel firms and tourism boards from several countries are flocking to India in a bid to grab a piece of lucrative market reportedly estimated to Rs 92,000 crores. On other hand, well-heeled Hindu grooms and brides, looking for an exotic location or a once-in-a life time experience to make their wedding memorable, are beginning to succumb.

Decoded

If popularity of publications titled 'We are like that only 'by Rama Bijapurkar and 'Mother pious lady' by Santosh Desai are any indication, one can safely conclude that corporate are trying to understand the DNA of a Hindu consumer. Special mention might not be made to Hindu customer, but large number of insights are a pointer to Hindu religion only .Metaphors like kaleidoscope are being used to describe the market .To use another metaphor , the Hindu Market is like a big Rubik cube ; too many small squares , too many colors and time to match is too little. Just as there are players who take part in competition and fix the Rubik cube in no time,

marketers have to understand the Hindu mindset quickly to be successful in meeting their needs appealing to religious sentiments.

Unequivocally

All out efforts are being made by organizations both within and outside India to understand the DNA of Hindu customer. M N Cs coming to India have soon realized that mere replication of strategies in India from overseas will not serve the purpose .The lesson is loud and clear particularly in the ready to eat food and snacks market. Kellogs took some time to understand and did modify their strategy. McDonald's was quick to realize importance of potato in cow belt and modified offerings. On the other hand newer technologies are quickly embraced/modified for an occasion including the cyber aarti (prayer to God) on PC .Wall papers on lap-top of Hindu Gods, even on screen on mobiles are commonplace .The mechanical hand held counting machine is used for counting of chanting of mantras (108 being a sacred number) .Mobile service providers have been one step ahead in providing caller tunes related to religion. DTH service provider Tata Sky is offering services of Darshan (seeing idol on television including Morning Prayer) of popular Gods in morning under service ACTIVE DARSHAN. Even doorbell manufacturers are capitalizing upon 'Jai Shree Ram' to attract customers. Devotees at religious places while waiting for 4/5 hours in queue can see the God on the televisions fitted in the waiting areas.

Further efforts are to be made in understanding of opportunities provided and barriers created by religion.

A to Z of marketing to Hindus

INCOME- CONSUMPTION CYCLE

A -ASPIRE- B-BUY- C-CONSUMER- D-DEPRIVE

Indians in general and Hindus in particular are being groomed in this mode. In fact proverb in Hindi (Chaddar Dekh ke Pao Pasaro) does reflect this philosophy. While younger generation with plastic money might be an exception, but by and large, Hindus do not believe in sacrificing future which is uncertain for present comfort. Hindus settled in U S A have been least affected by the

economic meltdown there because of this shock absorber only. Deprivation factor being built in the religion itself helps in better understanding value of both consumption and deprivation. Contrary to this western consumers normally have different formula – Aspire – Borrow+ Buy – Consume – Discard.

PRIORITIES – ON WHAT MONEY IS SPENT?

E-EDUCATION - F- FOOD- G- GOLD - H- HEDONISM

Importance given to education in general and to English medium in particular can be seen with large number of professionals getting ready to be employed throughout the world. Poorest of poor invests in education and post-graduates are in very large in number compared to their counterparts in western world. The reason why food is important is- the income earning capacity of an individual depends upon the physical fitness and in absence of any elaborate social security arrangements, lot of emphasis is given to physical health and hence food becomes an important priority. Investment in gold has been traditionally seen as an instrument which can be liquidated in emergency and also passion for various ornaments (In south India in particular) puts this item on priority. With exposure to world class products, and selective exposure to western culture, Hindus, although might not be on hedonic treadmill but have started to consume, but of course after the first three priorities.

ON WHOM IS MONEY SPENT?

I-INDIVIDUAL- J-JOINT FAMILY - K-KIDS

While the young urban mobile professionals of India –YUMPI – spend on themselves, it is common to find the KARTA (Chief wage earner of the family) spend on family members. In case of nuclear families where both husband and wife work – such as DISK- Double Income Single Kid couples, lot of money is being spent on the kids.

HOW MUCH QUANTITY IS BEING BOUGHT?

L- LARGE -M- MEDIUM -N-NANO – (SHAMPOO , TEA BAGS , HAIR OIL) - O-OPEN (FOOD GRAIN)

If products can be classified as Individual satisfiers, Unifiers (for family) and one-time consumption, many dry and wet grocery items are being bought in large/medium quantity. Only

personal hygiene/care products are bought in nano-package by traveling individuals and those who stay away from home. It is interesting to note that BOP Hindus in absence of purchasing power and lack of refrigeration facilities buy some products in nano- packaging. Mr Kishore Biyani in his book has mentioned about the typical habit of Indians (Read Hindus) to buy food grain in open conditions without any packaging (exception- premium brands of Basmati rice).

WHAT THEY LOOK FOR?

P-PRICE Q- QUALITY R- REPAIRS S- SALVAGE

Value for money is the MANTRA for marketers while offering their products to Hindus. They are judicious in price-quality comparison and in exceptional circumstances will one find them spending on big ticket items. The exceptions of course are the small portion of traditionally rich customers who are then followed by the ARRIVED class who buy luxury goods to signal the outside world their success. By and large, products are repaired, reused, refurbished instead of being outrightly thrown. Black & white Television bought in early 80s has shifted to bedrooms and color T V has displaced it from the drawing rooms. Garments are altered, pens are repaired, and mobile handsets are set right by the technicians. Salvage for Hindus means recovering value from the unused/to be discarded products. Because of this habit only, we do find a very big unorganized market for used garments in India in all major cities and towns. Mobile vendors also offer stainless steel utensils in exchange of old garments and sell these garments after minor repairs in grey market.

WHERE THEY BUY?

T-TOWN U –URBAN V-VILLAGE

Although on-line retail is picking up in urban areas and we do find success story in form of IRCTC for railway bookings, fact remains that Hindus buy in person from various outlets be they in metros, towns or in villages. Organized retail is showing signs of recovery in recent past, but fact remains that the so called mobile supermarkets of India –Haats are still going strong and shall continue to be a favorite source of buying for Hindus. As per the report from Pradeep Kashyap titled “Traditional Haats and Melas in India”, over 47,000 haats and 25,000 melas are held annually. More than 10,000 melas draw visitors from all over India and nearly half the outlets in melas are for manufactured goods.

WHEN THEY BUY?

W-WEDDING - X –XTRA – (LAUNCH OF SALES PROMOTION SCHEMES)-

Y- YAATRA (ON TOURS) Z – ZERO-HOUR (MAHURAT – AT WHICH SOMETHING IS TIMED TO BEGIN)

The big fat Indian wedding is already being marketed to westerners and services such as guest-on-call are also available in places like Jaipur. Some Hindu communities, where huge spending on marriages was supposed to be a prestige, are taking a U turn to mass marriages to save money. But fact remains that for Hindus, this is a big ticket occasion. They also succumb to sales promotion schemes. kind of response Big Bazar, an organized retailer player gets for its promotional scheme named- MAHA BACHAT offer (Mega savings), one can conclude that Hindu customers are more prone to such schemes than getting influenced by advertisements. They also buy on special Mahurat- not only the day but time is also important. The kind of trading of shares witnessed during Diwali is an indicator to this phenomenon. The educated Hindus with prodigal children working in western world tour a lot and spend heavily on shopping. A decade ago, when many electronic items were not easily available in India due to restrictions, such brands were procured on tour. The basket of products which are purchased overseas might have changed; what has not changed is substantial buying on YAATRA- the tour.

MANAGERIAL IMPLICATIONS

Global marketers can see a big opportunity in following areas by 2012 while marketing products and services to HINDUS.

MAYKA TIME SHARE: - For global marketers it is pertinent to note what MAYKA is. This concept is very common in Hindus. A married woman goes to her father's/brother's residence once a year for change. Evidences can be found in history , literature , films on how important is MAYKA for a woman , a place where she can go once a year for relaxation , change , charging of battery ,rejuvenation and so on . Now that concept of nuclear family emerging, many women might not find a place to go. Secondly because of employment fuelled migration, fathers/brothers may be staying far away. The concept of time-share which has origin in USA can be modified

and an innovative concept of MAYKA timeshare can be marketed – only to individual woman in general and aggressively to working woman in particular.

CRYSTAL IDOLS OF GODS & GODDESS: - With rise in income and exposure to western world, many HNIs (high net worth individuals) shall buy idols of gods made of crystal. Currently such products are made of stones/marble.

OVERSEAS TOUR TO RELIGIOUS PLACES: - This may include Hare Krishna /Akshardham temples at various destinations throughout the world. Another important place which if effectively marketed can attract large number of tourists is Angkor Vaat- largest temple, in Cambodia. A tour company named Chowdhary Yaatra Company is targeting to Hindu tourists who intend to visit religious places in India and have positioned themselves accordingly.

LUXURY CRUIZE: - Already there are signals showing growing interests among Hindus for such tourism experience. Indians in general and Hindus in particular are not adventuresome. They want a relaxed, carefree tourism experience and an important component is food during tour. A Luxury Cruise operator attracted many Jain tourists who boarded from Kolkata. Tour operator was in a position to attract this chunk after assurance to Jain tourists of special treatment to be given to them – critical component of such service was separate kitchen and Jain food.

NEW MODEL OF HOME FOR AGED – The modern concept of home for aged in USA may not work in India for Hindus. The reasons are many. The tendency to be more religious with growing age , lack of space for such projects in urban areas , absence of medical care facility (which is critical in case of oldies) in remote areas , exposure to such projects in west when visiting brilliant children are few critical issues . Marketers shall have to combine the facilities of the WEST and rituals /religion of EAST (read –Hindu)

ELECTRIC CREMATION – Death in Hindus has a special significance .The reason being – Hindu religion believes in concept of re-birth unlike Muslims and Christians. This paradigm shift has implications on way the dead body is treated. Educated Hindus donate body / organ to medical colleges for benefits of students .Many donate eyes and benefit two blind persons per donation. Hindus burn the body – with clear-cut belief – Soul (Atma) is eternal; body (Sharir) is

transitory .Currently the ways dead bodies are cremated in India provide a big opportunity for marketers to come with a time/energy saving mechanism. Electric cremation shall conserve natural resources; save lot of time and other resources spent today .This concept if implemented and marketed aggressively shall allow relatives of the diseased to go back to normal routine in no time.

GDP cycle: - Here GDP does not stand for gross domestic product; but Gold, Diamond and Platinum. Passion of Indians for Gold is world-known. With rising incomes, change of world-view, there shall be a shift in paradigm. Diamond studded jewelry shall be replacing pure gold and those with diamonds shall be going for platinum. This means a very big opportunity for branded retail outlets in luxury malls coupled with traditional shops /goldsmiths co-existing and doing well.

PUJA Kits:- Hanish V Pherwani , founder and CEO of Okassionz has hit upon an idea of manufacturing designer puja kits which are doing well . Market was segmented with festival/occasion as a variable and developed a series of products such as Diwali Puja kit, for festivals such as Karva Chauth, Pongal. He also came with kits for other occasions as Ganesh Chaturthi, Vehicle Puja and even Muslim Namaz .This is an excellent example of marketing with religion as a segmentation variable with right understanding of the unfulfilled need and right matching with the product. ‘Readymade Puja kits have made life much easier for people who are unaware of the Puja items required to perform a ritual correctly’ says Hanish Pherwani. (www.yourstory.in).

REPAIRS: - Throw-away culture is not accepted in to-to by Hindus .This can be seen in reuse of empty mineral water bottles. In spite of the warning - Hindus reuse it. This deep rooted psyche has to be understood by marketers. These results in more amount of money spent on repairs .Hence marketers launching newer versions of durables need to bring buy-back schemes so that newer models can be quickly sold. Consumers in western world surrender their 3-4 years old cars in junk and in India we find the business of sale/purchase of second hand cars doing great business. In fact Maruti Udyog limited has a separate division called Maruti Tru value which is capitalizing on this psyche of Hindu customers.

TAKE AWAY FOR CORPORATE

Dos

- Patience is the key. Overseas marketers need to understand that they are here for a long haul. Instant results shall be an exception than a rule.
- Respect the religion and sentiments. By hurting them even inadvertently, one cannot win over eve a niche; forget a segment. For westerners, cow is an animal. For Hindus it is a God.
- Skin effect plays an important role particularly in FMCGs and Durables. Foreign brand names are synonymous with superior quality for Hindus. However communication in regional language shall be a key.
- Do your home-work with local help. Tacit knowledge with channel members shall go a long way in better understanding the black box of a Hindu customer.
- Bundled pricing strategy should be adopted. Indians (Read Hindus) for reasons unknown are unwilling to pay separately for after sales services. Companies as Chevrolet while marketing their automobiles are including benefit of 3 year warranty in the car price itself and modify the price accordingly.
- Cricket is a religion and other games are sports. The recent successes in Commonwealth games might arouse interest in other sports; fact remains that Cricket is a passion and new entrants to Indian (read Hindu) markets can ride piggy back and gain market share. Other passion is Bollywood and Hyundai from Korea has already taken this route and tasted success.
- Income drives consumption with Hindus. This means the booster given to channel members in form of sales promotion schemes works but to a limited extent .The key lies in raising purchasing power in pre-urban and rural markets and not in opening more outlets or launching more models.
- Respect the executive position of the Hindu housewife. This is important for marketers bringing food items in India. Marketers can be successful if they respect HER executive position in family and convince her with health of family appeal.

DONTS

- Do not try to change the perception with heavy dose of communication. Let the Hindus understand their own wrong notions through exposure to other world. For Hindus wine is alcohol and hence this category shall find a long time being spent in introduction state of the PLC.
- Do not underestimate the exposure level of the Hindus. They are exposed to other world, thanks to overseas tour, programs on channels such as Travel & Living and information on Internet.
- Standardization is not the key to market entry but is a lock to it. KOS KOS PE BADLE WAANI; CHAAR KOS PE PAANI (Change of dialect at every 15kms and change of quality of water at every 60kms) is a proverb which aptly describes the diverse nature. One solution does not fit all and Hindus are not a segment but a kaleidoscope of segments.
- As described by Dr Rama Bijapurkar in her book –“WE ARE LIKE THAT ONLY” ,Hindus do not accept radical change and hence Overseas marketers should avoid taking the radical problem-miracle solution route. Instead they should convince how the new product shall fit in the current life-style and add value. Mobile handsets have certainly crisscrossed the entire India because of the cost-benefit equation only and not because Hindus got mesmerized by the technological excellence.
- Many urban/pre-urban /rural consumers may be holders of plastic money but this possession of debit/credit cards may not induce Hindus beyond a limit to buy products. This does not mean that impulse buying and payment through credit cards is uncommon .The point is reckless use because of random impulse buy shall be an exception rather than a rule.
- Religious appeals cut through the religion-state-caste-sub-caste hierarchy .Political parties are best users of such appeals .This also means that although brands may not have religion, hurting sentiments of one religion to gain support of other is not a viable option.

- Brand names with Hindu touch appeal well to mass Hindus but if class Hindus (H N Is) are to be tapped; English/French names normally do well. This commonly found in luxury goods in general and in cosmetics in particular. Exceptions can be found in agrochemicals marketed to rural folk and names such as Nuvacron, Democran, Indosulphan and Monocrotophas are quickly accepted and pronounced without much difficulty.
- As mentioned earlier the NOW OR NEVER appeal has limitations while marketing to Hindus. The reason is obvious – strong faith in REBIRTH.

LIMITATIONS

- Sample size was small and hence extrapolation of findings to entire Hindu populations may be risky.
- Respondents were from middle, higher middle classes and hence rural Hindus are not properly represented.
- As confirmed earlier, N R Is and Hindus settled in other countries were not considered.

CONCLUSION

To conclude, Marketing to Hindus either by Indian corporate or by Multi- nationals is a long haul proposition. Patience is the crucial factor and key to decoding of Hindu psyche which is changing with exposure to other world lies in bi-focal lens. Religion plays an important role in both buying and also consumption and deprivation .Any product/communication hurting the religious sentiments shall not do well in Hindu market except for generating negative publicity .Hindus in India show different trajectories in north and south and marketers need to consider this aspect while communicating to customers . Constant monitoring only can give inputs needed for formulation of marketing strategies to win a share of this attractive pie.

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APPENDIX

सोने खरेदीसाठी २०१० मधील शुभ दिवस

ता.२५.०२.२०१० गुरुवार गुरुपुष्यामृतयोग उत्तररात्रौ २.२० पासून ७.०४ पर्यंत.

ता.१६.०३.२०१० मंगळवार गुडीपाडवा

ता.२५.०३.२०१० गुरुवार गुरुपुष्यामृतयोग १०.४० पासून २०.४२ पर्यंत .

ता.२२.०४.२०१० गुरुवार गुरुपुष्यामृतयोग सकाळी ६.२१ पासून १५.२२ पर्यंत .

ता.१६.०५.२०१० रविवार अक्षयतृतीया.

ता.११.०९.२०१० शनिवार श्री गणेश चतुर्थी

ता.०८.१०.२०१० शुक्रवार घटस्थापना

ता.१७.१०.२०१० सोमवार दसरा

ता.०३.११.२०१० बुधवार धननयोदशी .

ता.०५.११.२०१० शुक्रवार लक्ष्मीपूजन.

ता.०७.११.२०१० रविवार बलिप्रतिपदा (पाडवा) भाऊबीज