

The Role of Finance, T.V Advertisements, Electronic & Social Media in the Lifestyle and Purchasing Patterns of Pakistani People

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ABSTRACT

In this descriptive research we quantitatively described the role of television advertisement, electronic and social media and its influence, impact in the lifestyle, purchasing pattern of Pakistanis. We developed the relationships between variables on the basis of theory by our deep study of national level news paper's articles, past researches. To prove our theory we took public opinion through questionnaire survey and interview techniques. In our interviews with retailers, wholesalers, owner of private media channel, we asked the answer of different questions which relates our study. objectives of this research was to know the reasons of lifestyle changing, scatter mind youth, changing in mood, agitation, rapidness in the behavior of people and the impact of social and electronic media, television advertisement on the society. one of the reason for rapidness in the behavior, mood changing of people is because of the technological advancements and rationally appealing attitude of advertisements. The responsiveness and reactivity of people is being higher, it's because of fast flourishing media which works on sponsorship whether it's political or corporation backed. The lifestyle of Pakistanis is depending on electronic and social media, TV advertisements. Which is not only provide information, awareness but also playing role for educating people. People takes information, education at their homes. Their purchasing patterns changes in the response of advertising media. People makes perceptions depending upon the information they gets from television and their social network.

Keywords: Lifestyle, Purchasing patterns, Pakistani electronic & social media, Television Advertisement, Role of Finance

1. INTRODUCTION

In Pakistan the influence of electronic and social media is very sensational. People blindly trust in media channel's news, awareness, information, knowledge. National level Companies takes benefit of this fact these corporation spends huge part of their budget for the preparation of TV ads and for playing these advertisements on media channels for promotions and for conveying of information about their company and products to the general public. In Pakistan people most likely watches news channels. Due to the strong democratic environment prevails in the country and the strong influence of politicians and their party workers, people associated with different political groups here people have political mind its main reason their interest is developed by the media channels. The advertising companies and few of media channels have a very deep pockets in Pakistan. People takes interest in watching of morning shows, any sort of entertainment program, talk shows, crime shows, consumer crime shows, debate programs, drama serials and many more. All of the news channel play the advertisements of the sponsored companies and the paying for news updates. Especially in Pakistan media takes breath on commercial activities for instance advertisements whether it is for products and services promotion or for any sort of political activity based advertisement. In the election of 2013 the role of electronic and social media can easily be observed and analyzed. Three big political parties have made their own party's promotion and awareness based advertisements and being played on different channels. Media channels being played all parties ads by taking heavy amounts Most of the companies (Pakistani and multinational) bears the channel expenses. Because viewership of news channels in Pakistan is very high in PEMRA so companies' takes this edge by making advertisements according to the mental level of Pakistanis, in response these companies earns huge profits by sales of advertised products. It's a blessing of electronic media for the people because they keep updating their general information, awareness, knowledge and current affairs. This electronic & social media has a value like eyes of people. Advertisers uses different attracting & psychological appealing tactics in ads because they know the psychology of Pakistanis they use relationship appeal, rational appeal, humor appeal, celebrity & expert appeal and they show the want, desire of every individual in a way that it's their necessity and real need. The influence of TV ads in Pakistan can easily observed, people copy the dressing style, way of talk, lifestyle, and the dialogues in a way that they want to show off their fellows they have something different what they see in TV ads. Because in every commercial youth is psychologically targeted in a way that they want to purchase that product at any cost. In ads the role of teenagers girls, boys depicted in a way that it creates the avidity in people to get the same lifestyle and the product. This factor gives the reason for high sales of advertised products.

The level of satisfaction of such people who buy these advertised products is high. Pakistanis whatever their age is they use mostly social networking site; Facebook for their entertainment. When this social networking concept was new people don't know about this but from last three years the awareness and the usage of Facebook have increased drastically in youth specially. Now every youngster, teenager using this site in Pakistan. In start People used this for making new friends and search their friends on it but now as the Pakistani users have so much increased now the use of this site is also changing, mostly people use this for their general knowledge and awareness about current affairs and they come to know new products, new inventions, companies products, political pages, discussion groups. They have subscribed different pages they like the pages of celebrities, companies pages they know about the product's feature, shape and all the information. Because in every post there is a clear picture of advertisement of products and from the celebrity pages they see the fashion, life style so they psychologically attract towards all luxuries. The usage of smart phones and their application is also increased drastically, people shifted towards touch phone and especially android phones, in every smart phone there is face book icon and page link inbuilt. The usage of social networking in youth is also a big factor of shaping their life style. People copy each other and they are in the avidity. And they see everything in visual context (pictures) of products, dresses, celebrity's dressing, fashion, trend so they want to imitate all and mostly youngsters have make their attitude according to the culture of smartness. The watching of very short entertaining ads and visual messages on TV and social networking site people feel an intense desire and arousal. Because in every news break, drama serial or any TV shows there is sponsored company's ad, commercial break. This type of strong marketing tactics are used for attaining, retaining and entertaining the customers. In the response of such ads and the social media role in the life of people they tends to shape their lifestyle , living standard according to the culture they daily watch in TV ads and start living as they see in television, whether they see in dramas, debate programs. It's a human psychology when an individual continuously watch anything then he/she learned and start living in that form. During this he/she starts bypassing the culture, norms and actually doing the same as shown in the T.V. Then the environment of avidity prevails and grows, people start trap in the vicious circle of luxurious mind set and the world of dreams, they start getting those things which they perceive their intense desire. It's actually marketers and advertisers tactics which they use in their ads to set out the mindset according to their likeable culture and values which they copy from western and Indian culture. For the purchasing of unnecessary things by considering their basic needs people don't want to know actually whether these belongings are their actual needs or just their desirous things. This is the main reason for the bad effect of ads on people's mind. Actually it's a root cause of all financial crises and people's personal adverse financial crises. They start taking loans from banks, and purchase products on lease, and acquire on rent. The rate of interest increases as the devaluation of currency increases, and the inflation increases. Then people starts borrow from people (relatives, friends, colleagues, neighbours, etc.), it's because of they indulge in the avidity which is actually a vicious circle, a vicious trap of finance. When there will be no difference in the actual need and wants, necessities and luxuries then how people will understand about their basic needs, rights. Then the culture of complacency will be flourished in the society, and it's happening in Pakistan. People can't differentiate what they actually wants to purchase because their minds have been settled by the electronic and social media, advertising campaigns. The race of being luxurious, lavish and rich is started. Then comes the role of finance and people caught in the crises of money. Which is the most dangerous for them. People takes loans for the fulfilment of their needs and for their wants fulfilment. Banks do market their services on T.V by making persuasive, logical ads for selling their products packages and services. They shows the impact of taking loans and the depositing in the particular bank, the rate of profit and interest in a prosperous way but actually this is the deceptive way of showing the reality. They hide the reality and the after effects of bank loans paying failure and the increasing interest rates, decrease in profits in the future. These are the traps of finance.

2. LITERATURE REVIEW

On the basis of past researches we developed the variables and the model of this study. The theory is developed by our own analysis, interviews and surveys. Three independent variables have been developed and used to know the impact on the lifestyle and purchasing patterns of the people of Pakistan. In the form of equation we can understand the relationship of variable used in the study as:

$$\sum(\text{ROF} + \text{TV.ADS} + \text{E\&SM}) = \text{LS} + \text{PP}$$

Where:

\sum = Summation, ROF= Role of finance, E&SM= Electronic & Social media, LS= Lifestyle, PP= Purchasing Pattern

2.1. LIFESTYLE & PURCHASING PATTERN

Lifestyle means a person's way of living in society in terms how to dress up, how to look like? How to interact with people. (Plummer 1974) said lifestyle is actually people's living standards e.g.; what they think about themselves and the world around them and some basic characteristics such as stage in life cycle, income, education and where they live. Lifestyle is influenced by demographic factors and the social class. As an

individual's needs for different goods and services changes his/her lifestyle changes. This change in behavior and attitudes, needs, wants, desires, values in turn result into a change in the purchase patterns and consumption behavior of consumers. Lifestyle plays an important role in the purchase decisions of the people. If people are showing and taking interest to buy some specific products they are doing this for the sustainment of a certain lifestyle (Lesser et al 1986, Kucukemiroglu, O. et al 2005).

(Derbaix, 1995; Lutz, 1985; MacKenzie et al., 1986; MacKenzie and Lutz, 1989; Mitchell and Olson, 1981; Shimp, 1981) researches have found that an individual's attitude in response of an advertisement such as he/she get ready for product purchasing or influenced to purchase it shows the strong impact and influencing attitude of advertisements. (Goldsmith et al., 2000; Khairullah and Khairullah, 1999) People's Attitude towards advertisements are very important because their attitudes makes the importance of specific brands and the purchase intention. Lifestyle of Pakistani people is driven by the electronic media channels and the programs, dramas, advertisements played on it. People do what they watch on television and copy the lifestyle of actors and actresses. The perceptions and the mindset towards the concept of "Islam" and the culture of Pakistan is driven by the Pakistani media. The purchasing patterns of people is dependent on advertising in channels. Sales of advertised products is very high as compared to non-advertised products if we say according to the majority of stockholders, wholesalers, retailers. We created the links between the TV advertisement, electronic and social media and the finance. These variables makes the lifestyle and the purchasing patterns. To prove this as a truth we collected data through questionnaire surveys.

H1: Lifestyle has a significant impact and positive relationship in the purchasing patterns of Pakistani people.

2.2. ROLE OF FINANCE

Finance have an essential importance in the life of every individual. Finance is actually an art of the money management and other assets (Todd P. Steen and Steve VanderVeen, 2006). The generation and utilization of funds, money and spending is all about finance. In our study we use this as an independent variable which will tells the finance importance in the lifestyle of Pakistani people. The circulation of money increases in the economy when the new businesses emerge, flourish and the new investments opportunities take place. When people have money they spend it for the fulfilment of their needs and wants.

H2: Role of Finance has a significant impact and positive relationship in the lifestyle of Pakistani people.

2.3. T.V ADVERTISEMENT

Television is playing very important role in the 21st century for educating people, depicting the norms, culture according to the modernization worldwide. in Pakistan the ads are prepare to the mindset of people.(Zhang and Gelb, 1996; Belk et al., 1985; Boddewyn et al., 1986; Buzzell, 1968;Harris, 1984; Hornik, 1980) their research proved that consumers tend to respond favorably to advertisements and reward companies with purchases if advertising messages are identical with their culture.in Ads persuasive appeals are used to capture the viewer's mind for the particular product and services and in the response of such commercialization people tends to purchase and copy the lifestyle shown in the ads, it is due to the response of ads played on media channels hundreds of times daily. People learned from ads the lifestyle of celebrities and the artificial environment which actually depicts the true picture of Pakistani modernized culture.

H3: TV. Advertisement has a significant impact and positive relationship in the lifestyle of Pakistani people.

2.4. ELECTRONIC & SOCIAL MEDIA

In Pakistan the electronic media is very efficient, and the level of its effectiveness can be observed by its vast viewership, it is seen in every house, shops, business points, offices, and the response of the advertisement on electronic media is very obvious. Social media specifically "Facebook" at its boom in Pakistan and its certainty is providing a lot of assistance to the new businesses and existing businesses which are looking to get consumer's attention and fulfill their business needs online with the effective social media and Facebook marketing. The 21st century have a burst of social networking and internet searching. People use their social networks mostly for their own awareness, information gathering, opinions, attitudes, purchase decisions, and post-purchase communication and evaluation. (Rashtchy et al., 2007; Vollmer & Precourt, 2008) concluded that, In this modern age people don't waste their time for collecting information about company and its products albeit they get access of information immediately through social media regarding company and its products and they feel convenient. People collect information, awareness from various channels of social media for their decision about product purchasing and this trend is increasing every day (Lempert, 2006; Vollmer & Precourt, 2008). Pakistani people are perceived the Social media more trustworthy source of information regarding products and services instead of company's sponsored communications channels and programs (Foux, 2006). To know the influence of electronic and social media in the lifestyle of people we drive the relationship as under.

H4: Electronic & social media has a significant impact and positive relationship in the lifestyle of Pakistani people.

Theoretical Framework

Role of Finance

- Valuables
- Earning & Spending
- Investment trends
- Banking Facilitation

Role of Finance has a significant impact and positive relationship in the lifestyle of Pakistani people.

T.V Advertisement (Pakistani Advertising)

- Rationality
- Lassies (female role)
- Excitement
- Humour
- Fun & Music
- Celebrity
- Sociability
- Efficiency
- Luxuriance
- Effectiveness

TV. Advertisement has a significant impact and positive relationship in the lifestyle of Pakistani people.

Social & Electronic Media

- Facebook
- Awareness and Perception
- Knowledge and Learning
- Trends setting
- Culture Influencing
- Politics and Parties
- Democracy
- Conception and Innovation

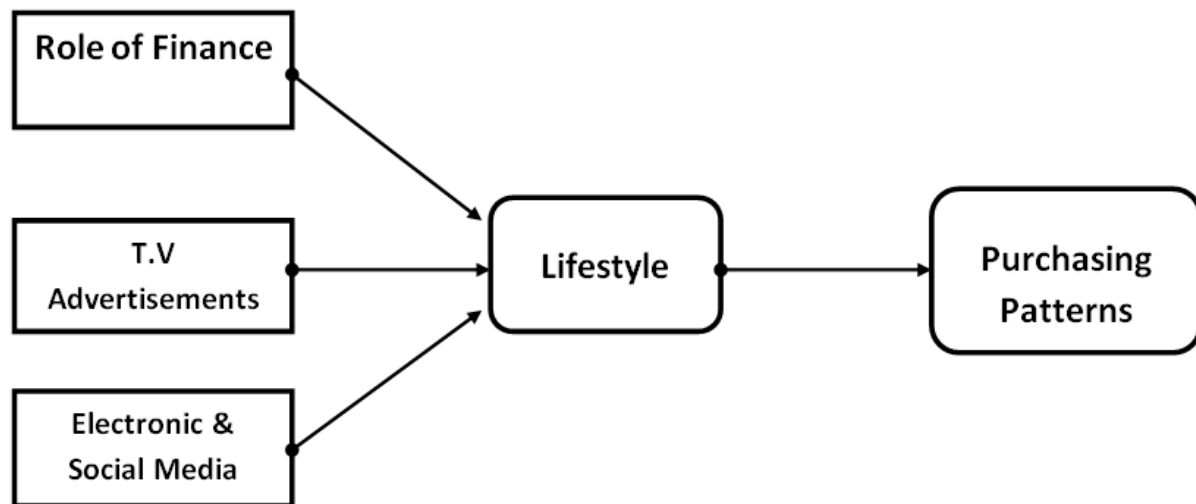
Electronic & social media has a significant impact and positive relationship in the lifestyle of Pakistani people.

Life Style & Purchasing Patterns

- Fashion and Trends
- Youth and Style
- Culture and Norms
- Eye-Catching
- Saleable

Lifestyle has a significant impact and positive relationship in the purchasing patterns of Pakistani people.

STRUCTURAL MODEL



3. RESEARCH METHODOLOGY & DATA COLLECTION

This research is descriptive in nature. Because we have described the formation of the life styles and the purchasing patterns of Pakistani people. To prove our variables and their impacts we tested our hypothesis on the basis of self-administered questionnaire sampling technique. We collected the responses from qualified and professional respondents through questionnaire, in which we asked different questions regarding our variables testation. The data was collected from 250 respondents. 50 questionnaires were considered unuseable. The collected data from 200 respondents (98 females, 102 males) was analyzed in the statistical software SPSS 21.0.

Table 1:

Frequency of watching Television (hours per day)	Frequency	Percentage (%)
Less than one hour	50	25.0
1 to 2 hours	68	34.0
2 to 3 hours	49	24.5
3 to 4 hours	30	15.0
4 to 5 hours	2	1.0
More than 5 hours	1	.5
Total	200	100.0
Frequency of using "Facebook" (hours per day)	Frequency	Percentage (%)
Less than one hour	69	34.5
1 to 2 hours	112	56.0
2 to 3 hours	14	7.0
3 to 4 hours	4	2.0
4 to 5 hours	1	5.0
Total	200	100.0

4. RELIABILITY ANALYSIS

To know the Reliability of our scale we checked the reliability of our variables used in the questionnaire and their constructs. Our reliability results by Cronbach alpha shown in **Table 2:**

Scales	No.of Items per scale	Cronbach Alpha value
1) Lifestyle	3	.742
2) Purchasing patterns	3	.698
3) Role of Finance	3	.789
4) TV. Advertisement	4	.864
5) Electronic & Social Media	2	.610

5. RESULTS AND ANALYSIS

After knowing the reliability of our data we started the analysis on the basis of respondents' relevant data. Personal and demographic information such as age, gender, income, occupation, education, most important the frequencies of watching television and using Facebook of the respondent we made our theoretical analysis. The empirical analysis made on the basis of spas regression test results.

6. HYPOTHESIS TESTING AND RESULTS:

6.1 LIFESTYLE, PURCHASING PATTERNS

According to the empirical results of our study, the dependent variable: lifestyle have a significant positive direct impact on the purchasing patterns. The beta value ($B=.360$) and ($P < 0.05$) which is 0.000 significant. T value is 5.433 which is greater than the t test range ($t > 1.647$) it's good for the test. This beta value means lifestyle 36 % contribute in the purchasing patterns of Pakistani people. Fisher value ($F=29.518$), greater the value good will be the results and overall model is significant at 95%. R square value tells the contribution of variables in each other. ($R^2=.130$) which can said 13% variance in purchasing patterns can be determined with lifestyle. R2 tells the positive relationship between dependent and independent variables. Our results of current study supports 'H1' which is being accepted.

6.2 ROLE OF FINANCE

We asked three questions in our questionnaire for the measurement of valuables and assets importance in the lifestyle of people. 1) People's spending trends shifting towards luxuries (Attainment of what they see in ads). 2) I feel greed of money for the maintenance of my lifestyle. 3) Without money I cannot think about purchasing. The regression test's results accept our second hypothesis by giving the beta value (.243) and ($p=.003$) which is ($P < 0.05$) less than the range, significant results found. T value is 1.190. If we look at the standardized coefficient Beta then we will come to know that 24% involvement of the finance role exist in lifestyle and purchasing patterns. These values support the hypothesis. H2 is accepted.

6.3 TV ADVERTISEMENT

Regression of the TV advertisement shows significant positive relationship between TV ads and lifestyle of Pakistani people. ($P=0.006$) significant. Beta value ($B=.191$) it means lifestyle will respond 19% more if we increase TV advertisement as same extent. Contribution of TV ads in lifestyle is very strong. T value 3.708 which is good. H3 is accepted.

6.4 ELECTRONIC & SOCIAL MEDIA

The regression analysis of electronic & social media for the lifestyle showing significant positive relationship having significant value ($P=0.002$) < 0.05 , beta ($B=.206$) it can be said electronic & social media have 21% contribution in lifestyle of Pakistani people. T value is 4.817 which shows the relevant importance of electronic, social media for the life style. H4 is accepted. Overall regression significance for the model summary is $0.021 < 0.05$ it is showing moderate research. Results supports the model and the variables' relationship between them.

7. ANALYTICAL ANALYSIS ON RESULTS

The results of our study (table.3) open several implications of social media as well as electronic media. The use of Facebook marketing should be increase in Pakistan because it directly impact on people's perception, attitude and behavior regarding specific company and its products. Facebook users' statistics and its increasing use in Pakistani people can be seen on Google. H4 results shows the significance level of E&S media on the lifestyle (LS) and the LS directly influence the purchasing pattern. Its beta tells if we increase the use of E&S by 20% then it will also increase the lifestyle changing in same way. H3 results tells the importance of TV ads in the lifestyle of people. Its beta value predicts if companies increases advertising by 19% more, than the lifestyle changing will respond in the same way and its significance can be seen by our study. H2 also supported by the results due to various reasons, one of the main reason could be the involvement of finance in every matter of life. People spend their money in those things which provide them satisfaction. H1 results clearly showing significance of our study, that the lifestyles drive the purchasing patterns of people. Overall contribution of variables into each other is very positive and significant by the R2 value and the regression values.

Table 3:

Hypotheses	Model variables	Standardized Beta Range= <0.5 (β)	Significant Value Range= <0.05 (P value)	Results
H2	Lifestyle ←————— Role of Finance	0.243	0.003	Accepted
H3	Lifestyle ←————— TV. Advertisement	0.191	0.006	Accepted
H4	Lifestyle ←————— Electronic & Social Media	0.206	0.002	Accepted
H1	Purchasing patterns ←————— Lifestyle	0.360	0.000	Accepted

8. CONCLUSION

According to the results of our study Role of finance in the lives of people exist in every matter more specifically in their lifestyles changing and purchasing patterns. Not only Finance in the form of money is directly involve, but its involvement can be in the form of valuables. According to results finance role for lifestyle changing

significant, for the maintenance of their lifestyle people borrow money and takes loan from banks or they can buy the products on lease. Lifestyle is dependent on finance directly because lifestyle is actually the self-satisfaction for changing one's appearance according to the society. The influence of TV ads in the lifestyles and purchasing patterns of Pakistani people proved by our research results. People acts what they learn from ads and media channels. This lifestyle changing trends shifts from social class groups to groups, friends and families. The change in behaviors and attitudes of people is dependent upon the TV ads, electronic and social media. Lifestyle of people directly influence the purchasing patterns.

9. BUSINESS IMPLICATIONS

Our study will be helpful for marketing and advertising concerns. Marketing strategic planners, advertising media can use our findings, results beneficial for knowing the interest, habits, tastes of people. Companies can increase sales by increasing the advertising on electronic and social media. Advertising on Facebook should be increase for companies. We asked various relevant questions for the testing of our variables and model. People showed their interests in social media usage for company's pages and for products, services providers. People uses discussion pages for their general knowledge, awareness about company and products. Mostly people influence by the presentation of the product's packages shown in pictures on social media. Advertisers should use more educated and rational appeals in their ads instead of targeting the emotions of people. In our data collection survey we learned one thing very important: in Pakistan everything can be sale if it is being advertise on television which is electronic media channels. People blindly trust in advertisement's information about product features, popularity of the company and product. People judge the superiority and quality of the product on the basis of advertised products as compared to non-advertised. New businesses can get fast customer attention by using the effective social media and Facebook marketing strategy.

10. LIMITATIONS AND FUTURE RESEARCH

One of the main Limitation of our research is the results cannot be generalized, and this study based upon the general perceptions and the seeable factors only, there could be many hidden influencing factors which drive the lifestyle and purchasing patterns but we discussed the most common and logical factors for our study. The sample size we used for analysis was short. People's likeness, tastes, interest, attitude, behavior vary in different demographics. For future research large sample size must be use and the data should be collected from every province of the country. Then the results can be generalize.

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