Actual Consumer Lifestyle Segmentations - a European Perspective

Tanita da Silva Wagner
Peter Bug

Reutlingen University 2015, Reutlingen
Abstract

The following paper is dealing with the issue on which actual consumer lifestyle segmentation methods there are for particular European countries and accordingly for Europe as a whole. This is important for corporations to be able to place their products accurately by a consumer orientated marketing concerning the constant change of values and minds.

Researching current literature, internet sources and documents, the state of the science is presented by a detailed description of the most popular lifestyle segmentation methods used in European countries. In addition to that, these instruments are discussed individually and then compared to each other. All instruments, the Sinus-Milieus, Euro-Socio-Styles, Roper-Consumer-Styles, RISC and Mosaic, are serving the same purpose even so they differ pretty much from each other. Each market research company has its own method to generate their model just as different segments and definitions for them. Furthermore every segmentation method is illustrated in a different way. This paper demonstrates all these instruments in detail and shows its advantages and disadvantages. Summing up literature research concerning the main research question, there are several models segmenting consumers in different lifestyle groups for e.g. in Germany, France or Great Britain, but still less models referring to the entire European market.
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List of Abbreviations

e.g. – for example

Gfk – Gesellschaft für Konsumforschung (Society for Consumer Research)

UK – United Kingdom
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1 Introduction

In our society you can see a constant change of values and minds. When it was all about property, possession and wealth before, values like individual fulfilment and sustainability are more important now. This does also have impacts on the way of living which has changed to different individual chosen lifestyles (Müller, 2012). First of all, it’s important to know the meaning and definition of a lifestyle: it’s a way of living an individual selects for itself and which is “expressed in both work and leisure behavior patterns ... and in activities, attitudes, interests, opinions, values and alloca-tion of income” (BusinessDictionary, 2015). This is a necessary information for com-panies because they have to divide the market into different segments which are het-erogeneous among each other but within they have the same characteristics (Agh-daie, Zolfani, & Zavadskas, 2013, p. 213). There are different ways to do so, one is the segmentation into various lifestyle groups. That helps the ventures to appeal to par-ticular target groups by knowing their needs and wishes. Thereby they are able to place their products in the right segment and to advertise them suitable for their tar-get group which leads to a better costumer address. This has positive impacts on the content of consumers which results a higher loyalty of consumers, revenue growth and increased profitability (Poenaru, Baines, & Wilson, 2014).

All these important facts led to the research topic to specify the actual consumer lifestyle segmentations in a European perspective. This paper will summarize the existing literature and the state of science of this issue giving an overview about present segmentation models in Europe to clarify the question if there are any models for one particular European consumer or if there are just any for each nation. Furthermore pros and cons for each model are given as well as in the end of this paper there will be a conclusion examining the literature findings and the discussion again. It also presents gaps referring the main topic in literature and applied research as well as the main research question is reverted and answered.
2 Sinus-Milieu

The Sinus-Milieu Model is developed by Sinus Sociovision and is constantly adapted to social and cultural changes. It considers the social status, the orientation on values, the way of living and the attitude towards work, family, leisure and consumption of consumers (Wirtschaftslexikon, 2015). The effort of Sinus Sociovision is to get a closer look on the consumers to build an exact and real picture of their needs and wants. So the consumer is seen as an individual person with all of his characteristics and with all relevant objects in his life (Sinus Institut, 2015b). The Sinus Milieus are developed individually for every country, by now for about 18 nations all over the world. In the following the focus will be on the German model.

To regard the model in detail it’s important to begin with a closer look on the external framework. The consumers are positioned in two different dimensions: the vertical axis represents the social status while the horizontal axis represents the degree of modernization which refers to a traditional attitude or rather a more emancipated or liberated attitude (Diaz-Bone, 2004). From this follows that the higher a milieu is placed in the figure, the higher is its income, education and occupational category just as the left-handed position demonstrates a conservative and traditional orientation while the right-handed position shows a modernization in terms of a social cultural manner. The German version consists of ten different milieus which are not exactly separated but rather overlapping in some parts meaning that lifestyle groups cannot clearly be differentiated from each other as they are similar in some ways. These intersections and boundary points characterize this segmentation model from others (BestforPlanning, 2015, p. 3). In addition you can see the share of the particular milieus as well as how the social classes are spread. The model of the Sinus-Milieus is also known as potato chart (Diaz-Bone, 2004).
The milieu of the “Established Conservative” in the top left-hand corner take a percentage of 10% what corresponds to the average. Referred to their position, they have rather high educational achievements and a high income as well as they usually work as executive employees, officials or freelancers. Their marital status is often married as well as they have children. Further their orientation be-tween tradition and modernization shows a morality of responsibility and success as well as a high entitlement of exclusiveness and leadership (Sinus Institut, 2015a). They prefer being under like-minded people and segregate from others. This milieu is mainly widespread in western Germany with an age between 40 and 60 years (BestforPlanning, 2015, p. 9).
Second is the “Liberal Intellectual” Milieu right next to the “Established Conservatives”. They do just hardly differ in their sociodemographic features from the milieu described above, but they have the best education of all segments with the most graduates and the highest incomes. Their marital status is usually married and they also have children. However the main difference is their rather centric position in their lifestyle orientation, so they have a liberal attitude based on their post-materialism. They are characterized especially by their pursuit for a self-determined life and their various intellectual interests. Most of the consumers which are dedicated to this milieu are between 30 and 60 years and they represent 7% of the society (BestforPlanning, 2015, p. 10).

The third milieu describes the “High Achievers” in the top right-hand corner. First of all they often have high graduations and academic studies just as the majority is living in households without children because they have the highest rate of employed persons especially a lot of self-employed workers and freelancers (BestforPlanning, 2015, p. 11). They also have, like the two milieus before, a high income but in opposite to them they have a highly economic and financial thinking which is demonstrated by strong IT- and media-competences. Furthermore they have a pioneer role in consumption and style habits (Sinus Institut, 2015a). Their age is between 30 and 40 years and they represent 7% of the society as well (BestforPlanning, 2015, p. 11).

The next one is the milieu of the “Movers and Shakers” which are located the farthest on the right with the lowest percentage of 6%. This group consists with a high distance of the youngest consumers, that means two thirds are younger than 30 years and most of them are still doing an apprenticeship. There is a high rate of high-school graduates with well-off parental homes and average to high incomes for self-earners (BestforPlanning, 2015, p. 12). Hence they are ambitioned and creative as well as explorative and want to conquer constraints. Additionally they have a global network both offline and online (Sinus Institut, 2015a).

One of the biggest milieus is the one of the “Traditional” with 15%. They are located in the left corner at the bottom and thereby the most traditional orientated milieu. Further they have the oldest average age with about 68 years and consist mainly of pensioners with a high rate of women. They rather have a low education and just little to medium incomes.
Their attitude is affected by their old traditional mindset and their experiences in the postwar period. So Thriftiness and conformity is a main characteristic of this social group (BestforPlanning, 2015, p. 16).

Right next to the “Traditional” you can see the “New Middle Class” with also one of the highest percentages with about 14%. Most of them are older than 40 years and married and they usually work as employees or skilled workers and therefore have an average income (BestforPlanning, 2015, p. 13). Furthermore they have a strong demand of occupational and social security just like secured and harmonious conditions. Due to their adaptability to the social system, they are also called the “Civil Mainstream” (Sinus Institut, 2015a).

To The “Social-Ecological” milieu belong 7% of the society. They are located in the higher middle of the Sinus-Milieu model so they are rather highly educated and have good professions but there are also a lot of part-time jobbers. The earnings are medium to high and their age is between 40 and 60 years (BestforPlanning, 2015, p. 15). In opposite to the other milieus they are rather critical related to consumption and lifestyles and have a distinct ecological and social conscience which makes them very skeptical against globalization. In addition they have a high political correctness and exact imaginations of how life should be (Sinus Institut, 2015a).

You can find the “Adaptive Pragmatist” milieu in the middle social class with a re-orientation which distinguishes them as average to highly educated people with appropriate incomes. Every second is married but does not have any children or is still living in his parental home. Typical professions are employees, skilled workers, apprentices or even seeking for work. 9% of the society belong to this segment, which is mainly represented in the ages under 40 years. On closer examination they have a typical rational and calculating way of thinking but do also have a strong need for affiliation just like flexibility and security. Further they are described as ambitious, compromising, hedonistic and conventional and represent therewith the young middle of the society (BestforPlanning, 2015, p. 14).

The “Precarious” milieu is arranged right down on the bottom of the model. To this group belong especially people with an age of 50 years or older, most of them are low educated and have accordingly little earnings, besides including the highest rate of unemployed persons (BestforPlanning, 2015, p. 17).
On these grounds the people belonging to this milieu have strong existential fears. They often suffer from social discrimination and little opportunities of advancement. Due to that they often retire in their own social surroundings (Sinus Institut, 2015a). With 9% they represent the lower class of the society and are mainly spread in the eastern states of Germany (BestforPlanning, 2015, p. 17).

Last but not least there is the milieu of the “Escapist” right at the bottom of the figure. This group has a high share of celibates as well as pupils, students and apprentices. Though the average age is about 38 years and there is a broad distribution of income hence you can’t define an education standard for this milieu. Their direction to the re-orientation (BestforPlanning, 2015, p. 18) makes them spontaneous and trend orientated just as they like to have fun and action. Furthermore they refuse social conventions and norms expected and required by the society. They break rules and just want to live here and now (Sinus Institut, 2015a). With a share of 15% it’s beside the milieu of the “Traditional” the biggest group represented in the society.

To sum up you can definitely say that the Sinus Milieus give a detailed overview about how the society in Germany is structured. The concept of the milieus makes it possible to build target groups close to the daily routine. Of course not every individual can be classified to one specific segment because there are too many different and distinct characters in a community and a differentiation in too many diverse milieus would make a segmentation model too complicated. For some companies a more specific classification can be insofar useful as they want to distinguish from other companies by addressing a very restricted and precise target group but for a general consumer lifestyle segmentation the number of milieus used in this model is reasonable. Furthermore it is important to mention that this method is a very realistic one because there are not any exact constraints between the different milieus but they are over-lapping what reflects a lifelike picture of the society. Nevertheless you can consider in a critical way that only nearby segments can coincide what does not correspond to reality but it is really difficult to illustrate that in graphical form may be it is just possible to present these correlations in a three-dimensional model. The Sinus-Milieu is not without cause one of the most commonly used consumer lifestyle segmentation models, it is easy to understand and transferable to the society and moreover there are every year surveys and investigations to adapt the method to corporate and social changes.
It is also interesting that the two groups with the highest percentages, the milieu of the “Traditional” and the one of the “Escapists” are in total contrast to each other. The former who represents the older generation are totally consuetudinary orientated and hold on to old values as well as they adapt to social conventions whereas the others who rather represent the young generation want to drop out of this traditions and want to live their life freely and self-determined. Amusement and pleasure stands in their focus. It is really exciting to see that most people chose a life-style that is totally orientated in one special direction thus for the principle “every-thing or nothing” even if the milieu of the “New Middle Class” has a huge share too. On the one side this demonstrates that there are still a lot of people who live their common civil life without standing out in any special kind of manner which is probably due to earlier times when individual lifestyles were not as important as they are now and self-fulfillment did not have any significance. On the other side it shows that our society is developing and changing, people dare to develop and be an individual. This trend will go on and the share of the Middle Class will decline in favor of new distinct groups.

2.1 Euro-Socio-Styles

The Euro-Socio-Styles is a segmentation method of the European society in different types. It is developed by a survey of 24,000 adults from 15 countries in Europe referring to their attitudes, behavior and feelings (Drieseberg, 2013, p. 209). This classification model is conducted by the Gfk Group, one of the biggest market researchers in the world (American Marketing Association, 2013). It depicts a simplification of the Euro-Styles Model which is presented in a three-dimensional scheme with 16 different Euro Styles. Besides it is also based on the concept of the milieus (Kubinski, 2009, p. 7).

This segmentation model is only two-dimensional with eight milieus. To get a better insight in this possibility of classification, it is important to describe the axes first. So here you can see four different dimensions in which the milieus are segmented in. The right axis represents stability while the left one represents transformation. Vertically to this shows the ascending axis illusion in contrast to the descending axis presenting the reality (Peichl, 2006). The four dimensions stand for diverse needs. Stability is associated with the need of security and peace. Transformation represents a passionate and keen lifestyle with a high orientation on amusement and pleasure.
The illusion in the vertical axis presents the need of possession relating to a strong price orientation and materialism. Finally the reality stands for the existence of individuals, the life of here and now is as important as quality just like it is associated with a post materialistic attitude (Lohmueller, 2006).

The actual literature offers a closer characterization of the milieus which are located nearby the axes. People allocated to the milieus in the dimension illusion are described as frustrated and skeptical resulting from their lack of understanding of correlations and that they always envy others for what they have due to the fact they cannot understand why they are not able to afford these things themselves. In contrast to them there are the people who are orientated on reality, can recognize relations just as they consider harmony in the society as very important. Trust, empathy, righteousness and the being itself are crucial for which reason they are related to the dimension reality. To the dimension stability belong people who keep on firmed values and who establish a border between them and their confidantes and others plus they are rather conservative and keep on traditions. Once again on the contrary to them stands the dimension transformation with people having a high readiness to assume risk just as passion, vitality, freedom and especially alteration are fundamental for them (Lohmueller, 2006).
First of all the “Magic World” segment is described close to the dimension of illusion who are primarily people with children but a low income. They are rather young and materialistic nevertheless they trust in their gut instinct and in a good future.

The “Secure World” right next to the milieu described before, consists of families from humble homes who encapsulate themselves from others but keep on traditional role allocations just as they dream of an easier life. Unlike the “Secure World”, belong to the “Steady World” primary elderly people with an average income. They totally enjoy their retirement though they are orientated on traditions and norms. The next milieu is the “Standing World” which is located nearby the dimension reality. These are especially sophisticated and dutiful citizens who have a high wealth that is why they keep on traditions as well as on their own credos.
The “Authentic World” down in the middle is characterized as families with high revenues who are highly dedicated and strive for a balanced and harmonic life. Aside stands the “New World” in the bottom left corner thus strongly orientated on reality and transformation what means that they wish for personal harmony just as social engagement and as well as they have high standards of living and are very intellectual.

Further above on the axis of transformation you can find the milieu of the “Cosy Tech World” characterized as modern couples with an average age. They are very active in their lifestyles and search for self-fulfillment. At last there is the milieu of the “Crafty World” which is located top left and classified as people of plain origin who are young and dynamic and aspire towards success and material independency (Bundeszentrale für politische Bildung, 2015, p. 1).

The result of the Euro-Socio-Styles was the realization that there is no standard Euro-pean consumer behavior but that there are population groups with strongly different values and minds which you can transnational and independently of age and social status but just on the basis of opinions, attitudes and their buying and communication behavior summarize to these eight different milieus (Gemmrig, 2009).

First thing that comes in mind on regarding the figure of the Euro-Socio-Styles is the similarity to the Sinus-Milieus due to their common base of the milieu concept. Both are two-dimensional and have milieus in place of segments. Nevertheless they differ in some ways, starting with the labeling of the axes respectively the dimensions and going on to the area this model is referring to. Summing up this lifestyle segmentation method is less suitable than using e.g. the method of the Sinus-Milieus because on this model the particular milieus are to-tally differentiated from each other and there are no interferences. This view is very far from reality as you cannot divide our society in well-defined milieus due to the fact that there are too many individuals. In addition there is hardly any literature about this classification model. Many authors describe this technique just superficially and there was only one reference which states the partic-ular milieus more precisely. This is due to the fact that this classification form is rather outdated even though it is still well-known in this line of business. Yet there is a lack in literature to what extent this segmentation method is still used today.
Also negative is the fact that the size of each milieu has no connection to the share of people belonging to this segment in the society wherefore that it could be confusing for people who do not know this segmentation method very well because it can lead to misinterpretations. To evaluate positively is the matter of fact that this figure is self-explanatory, there are not any additional information necessary to understand or interpret it. Though the greatest advantage is that the Euro-Socio-Styles refers to Europe as a whole and is therefore convenient for companies who operate in various European countries so that they do not need supplement classification methods for each country. It is easier and less complicated for them to handle with one technique than with many different ones but this could be insofar disadvantageous that corporates cannot be considerate to cultural differences of the separate countries and may lose some of their costumers due to this fact. The finding of the Euro-Socio-Styles demonstrates the difficulty and complexity of building homogenous segments of the European society what will not change in the near future.

2.2 Roper-Consumer-Styles

The Roper-Consumer-Styles are a segmentation method generated by the GfK, which is based on the Euro-Socio-Styles with the only difference that it is applicable for 40 countries from five continents whereupon the questioning of 35,000 consumers (ProFirma Professional, 2015) takes place in 25 core countries and changing additional countries (Peichl, 2014, p. 136). The GfK itself describes its segmentation instrument as “a key for unlocking valuable information regarding the consumer behavior ... of your target groups ... (and) serves as a solid foundation for your location planning/assessment and direct marketing endeavors” (GfK GeoMarketing GmbH, 2014). Just like the Euro-Socio-Styles the interviewed persons are divided into eight groups that are positioned between four dimensions of differing needs. These needs are exactly the same like on the segmentation model described before namely: on the left the need to live a passionate life which is defined by hedonism and pleasure, on the right the need of peace and security characterized by puritanism and security orientation as well as at the top the need to have which considers materialism and price orientation as important and at the bottom the need to be with its characteristics of post materialism and quality orientation (GfK Roper Consumer Styles, 2014, p. 2). Associated with the four needs there are diverse values which are crucial for the consumers.
To begin with the left dimension, consumers prefer a life full of adventures, fun and success but also appreciate freedom just as they are open for changes and new things. On the contrary to them is the need of peace and security characterized by consumers who hold on traditions and to whom thriftiness, faith, conservativeness and precaution are of high significance (GfK GeoMarketing GmbH, 2015, p. 5). Furthermore the need at the top is defined by status, wealth, being good-looking, personal orientation and living in a dream world unlike the need to be which consists of consumers who have a strong orientation on society just as on reality. Authenticity, responsibility and the capability of learning are core values of their lifestyle. Based on this consumer buying habits the eight segments are composed and positioned in the following figure (GfK Roper Consumer Styles, 2014, p. 2).

![Figure 3: Roper Consumer Styles](GfK Roper Consumer Styles (2011))

Adapted from: (Dianliwenmi, 2015)
The first segment in the left upper corner is the one of the “Dreamers” who are defined as young, intuitional and materialistic people dreaming of a world of their stars and celebrities for which they strive for. Appearance, individuality, wealth, romantic, reputation and power are values with a high meaning for them (Peichl, 2009, p. 23). Their consumer behavior is embossed by brands with a strong image while they are at the same time always in search of bargain buys (GfK GeoMarketing GmbH, 2015, p. 6). On these grounds they appeal to commercials with or about celebrities and great feelings. Some of their favorite brands are Ikea, H&M or McDonalds (GfK Roper Consumer Styles, 2014, p. 4).

Right beside the “Dreamers” you can find the segment of the “Homebodies”. They are characterized as families from humble homes who adapted to the regulations of society but dream of an easier and uncomplicated life. Therefore they feel responsible to fulfill the obligation of their family, society and the state as well as they have a pursuit to security. Anyway they also consider pleasure and amusement as important in life. All these features and values lead to their specific consumer behavior (GfK Roper Consumer Styles, 2014, p. 3). They prefer products giving them safety and social acceptance (GfK GeoMarketing GmbH, 2015, p. 6) which is why they like advertising that broaches the issue of family, power and strength. Brands they favor are e.g. Vodafone (GfK Roper Consumer Styles, 2014, p. 3).

In the right upper corner there is the segment of the “Settled” who are first and foremost elderly people with an average lifestyle and enjoying their retirement to the fullest. Core values of this segment are traditions, respect of the ancestors just as peace and harmony. They have a strong ambition to orientation and security as well as faith, habits and obligations (GfK Roper Consumer Styles, 2014, p. 3). To go on, the “Settled” have a cognizant easy style of consumption which is aligned on family, health and safety (GfK GeoMarketing GmbH, 2015, p. 6) for that reason do they prefer advertisements with an educational and kind character or referring to traditions. One of their favorite labels is Avon (GfK Roper Consumer Styles, 2014, p. 3).

The next segment described is the one of the “Adventures” who are located on the left middle. These consumers are young and dynamic people searching for success and material independence thus values like adventure, personal interests, individuality, suspense and action are pretty important to them yet do they have a high interest in status symbols and affluence (Peichl, 2009, p. 24).
Due to their consumer behavior they are also identified as trendsetters who have preferences in the face of leisure and innovations but which should emphasize their personal style as well (GfK Roper Consumer Styles, 2014, p. 4). On that account they appeal to commercials with a focus on technical or provocative contents for which reason brands like Ebay, Yahoo, Nike or Mtv are very popular in this segment (Peichl, 2009, p. 24).

The segment of the “Rational-Realists” who are arranged exactly in the middle of the figure. These are especially sophisticated couples with a critical but dedicated view. In addition they are hardly orientated on promotions and advancement plus they seek for a future that is worth living for. It is vitally important to them to be in accordance with the nature but to have a fulfilling job at once. Characterized as very ambitious and eager for knowledge they have social responsibility anyway. Furthermore they hope to get power and force by achieving their obligations. Moreover they spend a lot of time in searching for brands which come up to their high settled standards (GfK Roper Consumer Styles, 2014, p. 6). On this account they like informative commercials to be able to compare and optimize the advertised products in every way. Favorite brands of this segment are Mercedes Benz or Citibank (Peichl, 2009, p. 25).

Right down on the left bottom you can see the segment of the “Open-Minded” which are due to their position in this classification model defined as hedonistic intellectuals searching for individuality and personal harmony. They are tolerant and outgoing and have a strong need to beauty and individual fulfillment. Significant values in their lives are suspense, internationality and variety. Besides they are in the major of cases creative and pretty curious (GfK Roper Consumer Styles, 2014, p. 5). Their consumer behavior can be characterized as in line with an upmarket lifestyle and an exclusive ambience (GfK GeoMarketing GmbH, 2015, p. 6) whereas they appeal on esthetical and artistic commercial spots. Labels they favor are e.g. Apple, Shiseido or National Geographic (Peichl, 2009, p. 27).

Right next to the “Open-Minded” there is the segment of the “Organics” which is distinguished as families with a committed character and a sense of responsibility for the environment and society (GfK GeoMarketing GmbH, 2015, p. 6). Simultaneously they keep the pleasant and comfortable sides of life in mind. They are featured by their social tolerance and their lifestyle that is consistent with the nature (GfK Roper Consumer Styles, 2014, p. 5).
Beauty, internationality and amusement are values of high meaning in this segment. Protecting the nature is an important concern of these consumers whereas they also want to develop their own personalities. All these mentioned reasons above lead to the fact that this segmentation group has a rational consumption style which is orientated on high quality and sustainability. Consequentially they prefer informative adverts with reference to the issue of sustainability and ecology. Their preferred brands are BP, Tetra Pak and Master Card (Peichl, 2009, p. 26).

Last but not least the segment of the “Demanding” in the bottom right corner are characterized as consumers with a traditional orientation and a quite disciplined personality (GfK Roper Consumer Styles, 2014, p. 6). Features belonging to them are as well a sense of duty and a civilized mode of behavior (GfK GeoMarketing GmbH, 2015, p. 6). Furthermore it is crucial to them to be able to enrich yourself in an intellectual way just as faith and internationality. They are highly integrated in the society. For that reason they maintain a demanding style of consumption which takes shape insofar as they set great store on high-quality products and buy in general very rationally. That is why they like adverts with reference brands or with regard to the history of the label. American Express is an example of their favorite labels (GfK Roper Consumer Styles, 2014, p. 6).

Out of these characterizations result this consumption pattern, pictured on the next page, which shows the consumer behavior in regard to special products and industries (Peichl, 2009, p. 22).
Figure 4: Structure of the consumption pattern

Adapted from: (Marketing Rulz, 2015)

On a whole you can say that the characterization of the individual segments of the Roper Consumer Styles are in some ways similar to the Euro-Socio-Styles which is of course due to the fact that this instrument of consumer classification is based on the other one. Nevertheless you can see some differences. The first one is about the form of the segments which developed from particular milieus to well-defined rectangles which lie pretty close to each other as well as the segments have different designations and variable positions. The four dimensions are the same in both classification models. In addition there is a lot more literature about the Roper Consumer Styles model than the other. You can find exact descriptions of each particular segment out of a demographic method of approach just as characteristics, moral concepts, interests and activities.
Besides in this model there are also no interferences of the particular segments consequently it illustrates the society rather in an unrealistic way. Especially the fact that also consumption and brand preferences are considered seems pretty advantageous for me because these are really important in matters of developing a marketing strategy. By this segmentation method a company can see corresponding to their products which target group and accordingly which segment they are appealing to and hence are able to conclude what is important to their consumers, whereupon they have to take account of and most important how they have to build up their marketing concept.

For many corporations it is a practical instrument because it is easy to exert and furthermore it is applicable for almost the whole world. Therefore the Roper-Consumer-Styles is primarily convenient for international operating companies. But this certainty makes the model rather unrealistic as it is yet difficult to segment Europe in homogenous milieus, it is even impossible to do so for countries located all over the world. Even when every group is represented in every nation in the world, it is possible that not the whole society is covered due to the restriction on these eight segments. Thereby some social groups are not considered although they would conform to the target group of a company. As a consequence of that a corporation cannot exhaust their full potential and has lower turnover than it could achieve. So a company has to decide if it makes the effort to use specific segmentation models for each country they operate in and thereby be more successful or if an international working model as the Roper Consumer Styles is, is enough to meet their targets.

3 MOSAIC

“MOSAIC is a demographic segmentation system created by Experian. It seeks to provide a multidimensional view of a community taking into account multiple socio-economic and life stage factors” (Missioninsite, 2015, p. 7). This enables companies to get a better understanding of their customers, “strengthen[s its] brand awareness and new customer acquisition” (Experian, 2015b, p. 6), helps to find the optimal location and makes it easier to take a decision (Experian, 2015b, p. 6).
This classification method is available in more than 29 countries but the focus is kept on MOSAIC for the United Kingdom. In doing so “49 million individuals and 26 million household [are interviewed about demographic, geographic and psycho-graphic features and then allocated] into one of 15 groups and 66 detailed types” (Ex-perian, 2015a). Furthermore the recent social trends in the United Kingdom and as well an analysis of the market research are considered and conducted. Thereby more than 440 units of data stream in and are classified into “a set of homogenous lifestyle types” (Experian, 2009, p. 5). The particular segments are arranged in an alphabetical and numerical way whereupon colors show the affiliation of various types to one letter and thereby one group. The frame at the outside of the figure comprises specific features which are diagonally opposite to each other including Young – Elderly, Asset Poor – Asset Rich, High Density – Low Density, Low Income – High Income, Traditional – Cosmopolitan, when starting at the left upper corner. This figure is called the “Mo-saic UK family tree” and shows the relationship between the different lifestyle types (Experian, 2009, p. 7).

**Figure 5: Mosaic UK family tree**

Adapted from: (Byrom, 2012)
In the following the 15 groups are assumed in detail, starting with group A the “City Prosperity” (Experian, 2015b, p. 10) in the bottom left corner which takes a part of 3,54% of the society. They are “the most wealthy and influential individuals in the UK ... [and] have risen to positions of power in the private and public sectors” (Experian, 2009, p. 8). Most of them are of foreign origin primarily from Russia or the Middle East who have settled in London or “prime residential areas such as Surrey and the Chilterns”. They consume and purchase predominantly luxury goods from high-quality and exclusive brands as well as they set high value on private education and care of health. Moreover they recruit a lot of people to do the chores for them because they invest most of their time in their work. This group does not appeal to commercial advertising but is reached through “media such as the financial press, leading business publications and through sponsorship of major sporting events to which many may be invited by friends and business partners” (Experian, 2009, p. 8) as they have broad network of personal contacts. The types 1 to 4 belong to this group: “World-Class Wealth, Uptown Elite, Penthouse Chic, Metro High-Flyers” (Experian, 2015b, p. 10).

Group B the “Prestige Positions” (Experian, 2015b, p. 10) accounts for 8,23% of UK households and are located right next to group A in the figure above. This is the executive and managerial class of the United Kingdom mostly with an age between 40 and 60 years. They are pretty wealthy and have high incomes as well as they are often married and have children. Furthermore they live in fringe areas of large cities or in rural regions. They attach importance to high quality and good service therefore the price is irrelevant for them as long as they get value for their money and the brand is reliable. On this account this group appeals to “national media, particularly national quality newspaper ... [and they are] influenced by evidence rather than “hard-sell” and deliberates carefully before purchasing high ticket items” (Experian, 2009, p. 8). The “Premium Fortunes, Diamond Days, Alpha Families, Bank of Mum and Dad, Empty-Nest Adventure” (Experian, 2015b, p. 10) are all types belonging to the group of the “Prestige Positions”.

We continue with group C the “Country Living” with about 4,4% of the society and which is arranged below group B. These are people who live in rural areas earning their money primarily by tourism or farming. Tradition and community are values that are high appreciated in this segment just as most of them are married.
Besides they are mainly found in parts of “South West England ... [or] Scotland” (Experian, 2009, p. 9) as well as they have only low incomes. That is one reason why they are not very responsive to commercials because they usually go to their local stores and supermarkets to buy the basic things they need and only see mainstream or local brands. This group is further divided in four types: the “Wealthy Landowners, Rural Vogue, Scattered Homesteads [and] Village Retirement” (Experian, 2015b, p. 10).

Group D is called the “Rural Reality” (Experian, 2015b, p. 10) and located below in the central. 8.75% of all people belong to this group who are characterized by their “strong roots in their local community [and by their] ... friends and family who live nearby [which is why they] ... are likely to live the rest of their lives in the same community” (Experian, 2009, p. 9). This group includes people from various ages and households and are mainly spread “in the South West of England, East Anglia and the East Midlands” (Experian, 2009, p. 9). In general they are very unresponsive for advertising due to their rather low incomes and their interest restricted on their community with their friends and family. Furthermore there are four types in which this group is segmented in, namely the “Satellite Settlers, Local Focus, Outlying Seniors [and the] Far-Flung Outposts” (Experian, 2015b, p. 10).

Group E is signified as the “Senior Security” representing 4.34% of the households in UK. They are people with an age of 65 years or older, already in retirement and living in communities with like-minded people. In addition they set value on service more than on products what makes them an attractive target group for advertising of this kind because they do not only have a lot of leisure time but also have an occupational pension and often supplementary savings. The four types belonging to this group are the “Legacy Elders, Bungalow Haven, Classic Grandparents, Solo Retirees” (Experian, 2015b, p. 11).

To go on, the next group labeled with the letter F is arranged in the central of the figure and accounts for 11.18% of the society. They are called the “Suburban Stability” (Experian, 2015b, p. 11) and identified as people in their middle ages with own families. They “value their independence, rely on their own judgement, rather than social or community attitudes, and do not necessarily get involved with their local community” (Experian, 2009, p. 10), so their key feature is their hard work. For this reason these people appeal to advertising that shows a good price-performance ratio and the recommendation of other consumers.
The households belonging to this group are at that stage of their lives where they already built something up and due to that are financially secured (Experian, 2009, p. 10). Group F is divided into the four types of the “Boomerang Boarders, Family Ties, Fledgling Free [and the] Dependable Me” (Experian, 2015b, p. 11).

The “Domestic Success” (Experian, 2015b, p. 11) forms group G in the left upper center with about 5,78%. These people are predominantly young couples with a good education and well-established in a management career while they focus on raising their children well sheltered. For these reasons they are highly responsive for advertisement with an ethical and environmental aspect. Due to their technical comprehension they do also have interest in digital products, nevertheless the most important things in these peoples’ lives are the family and the career (Experian, 2009, p. 10). This group includes the four types “Cafés and Catchments, Thriving Independence, Moderns Parents, Mid-Career Convention” (Experian, 2015b, p. 11).

Group H of the “Aspiring Homemakers” (Experian, 2015b, p. 11) represents 5,91% of all households in the UK and is arranged in the top left. These people have a moderate income which they primarily have for themselves disposal because most of them live in single person households. Their ages vary from young to old and they spend a lot of time by surfing the web. Therefore they are especially approachable by emails and internet adverts (Experian, 2009, p. 11). This group is partitioned in these six types: “Primary Ambitions, Affordable Fringe, First-Rung Futures, Contemporary Starts, New Foundations, Flying Solo” (Experian, 2015b, p. 11).

The next group described is the “Family Basics” (Experian, 2015b, p. 12), which represents 8,67% of the society in the UK. They are signified as “people who are practical and enterprising, rather than well-educated, who have created a comfortable lifestyle for themselves through their own work” (Experian, 2009, p. 11). Furthermore these people live predominantly in areas with a good economy and good wages like for example Scotland. Supermarkets, discount brands and retail chains are locations where they do their purchases. Aside from that they can be addressed through tele-vision or internet commercials (Experian, 2009, p. 11). “Solid Economy, Budget Generations, Childcare Squeeze [and] Families with Needs” (Experian, 2015b, p. 12) are the types belonging to this segment.
To go on, group J the “Transient Renters” (Experian, 2015b, p. 12) has a share of 5,16% and is arranged right in the central. These people are the most disadvantaged in the United Kingdom. They do often get low wages or are unemployed just as they have a quite bad education. This group is very unresponsive for advertising because they cannot afford expensive products and spend most of their money on alcohol or tobaccos as well as they rely on public transportation (Experian, 2009, p. 11). There are four types belonging to this segment: “Make Do and Move on, Disconnected Youth, Midlife Stopgap, Renting a Room” (Experian, 2015b, p. 12).

Group K is called the “Municipal Challenge” (Experian, 2015b, p. 12) and represents 5,18% of the society. They also have low incomes like the group described before what consequently means that these people live in humble homes and have therefore no real contact to advertising. This group “is characterized by a culture of dependency and has no family or community structures to provide a sense of social cohesion” (Experian, 2009, p. 12). It is partitioned in five types: “Inner City Stalwarts, Crowded Kaleidoscope, High Rise Residents, Streetwise Singles [and] Low Income Workers” (Experian, 2015b, p. 12).

“Vintage Value” (Experian, 2015b, p. 12) signifies group L, located with 5,96% in the bottom right corner. These are pensioners who can hardly manage to look after themselves and their households as well as they often have only small retirement pays. They get their information through the daily newspaper and television so they “respond to … advertising with clearly stated benefits and testimonials rather than heavy lifestyle content” (Experian, 2009, p. 12). It should be especially considered that these consumers only buy in local stores and merely familiar products. These five types belong to this segment: “Dependent Greys, Pocket Pensions, Aided Elderly, Estate Veterans, Seasoned Survivors” (Experian, 2015b, p. 12).

Group M is called the “Modest Traditions” (Experian, 2015b, p. 13) and represents 7,4% of all households in the UK. As the name of the group says these consumer are traditional orientated and conservative and in a situation of an oncoming retirement. Furthermore they “prefer traditional sales approaches and promotions that emphasize value for money [as well as] they are responsive to door-to-door distribution and addressed mail, and are frequent readers of mid-market tabloid newspaper” (Experian, 2009, p. 13) but then these people are also very cautious in spending their money because they do not want to get in debt.
This group is divided into three groups, the “Down-to-Earth Owners, Offspring Over-spill [and the] Self Supporters” (Experian, 2015b, p. 13).

We continue with group N, the “Urban Cohesion” (Experian, 2015b, p. 13) with a share of 7,02% and which is characterized as a group of people rather uneducated and with subordinated professions. Most of them are young and of foreign origin and have to cope with problems like “pollution and noise” (Experian, 2009, p. 13). Mainly important for them are service offers to be in touch with people from their homes thereby they set high value on the recommendation of locals in their product choice. This means they are primarily influenced through word-of-mouth advertising not by advertisement in television or newspapers (Experian, 2009, p. 13). “Community Elders, Cultural Comfort, Asian Heritage [and] Ageing Access” (Experian, 2015b, p. 13) are the types this segment is separated in.

The last group with the letter O is called the “Rental Hubs” (Experian, 2015b, p. 13) and represents 8,48% of the society in the UK. These people are signified as “young, professional [and] well-educated ..., cosmopolitan in their tastes [just as] liberal in their views” (Experian, 2009, p. 13). They are basically students who appeal to commercials in national newspapers and the internet concerning their interest of environmental, humanitarian and ethical issues. In addition these consumers spend their money rather on service than on products (Experian, 2009, p. 13). Finally there are six types group O is segmented in: the “Career Builders, Central Pulse, Flexible Workforce, Bus-Route Renters, Learners and Earners, Student Scene” (Experian, 2015b, p. 13).

After this detailed examination of the individual groups the possible applications and potential disadvantages of this classification method are summarized. Due to the fact that Mosaic is primarily used in the United States, it was hardly difficult to find useful information about this instrument for the United Kingdom. After a long and intensive search information about the particular segments was found. It was quite surprising to learn about their broad and detailed extent because none of the segmentation models described before provides strangers such a close insight in their methods especially as the data originates by the executing market research company itself. However, this instrument is pretty complicated by reason of the huge amount of different groups which is supplementary divided into 66 types. For organizations with a very specific target group this is certainly beneficial but for those with a broad orientation it is rather inefficient.
One more positive issue is that the data is pretty reliable and very close to reality concerning the quantity of interviewed persons and collected data. Advantageous as well is the fact that the figure shows the relationship between the different types just like which are connected with each other. Besides it links geographic and demographic information with details of values, minds, attitudes and behavior, what gives an exact image of the consumers. The data is updated regularly so the particular segments can be adapted to changes and companies can operate according to this. To sum up, this model is rather confusing in contrast with e.g. the Sinus-Milieus which is almost self-explanatory. In this figure there are neither any percentages nor the size or form of the particular bubbles reveals the share of this type or group in the society of the UK. You can only bring that to light by dealing intensively with this model and reading the segment descriptions though that is anyway necessary to be able to understand it. In addition Mosaic is only applicable for the United Kingdom and there is no overall standard model for whole Europe. Mosaic is a very practical and qualified consumer lifestyle segmentation method because it gives an exact picture of the British society what is pretty important for marketing activities and it will be even more important in the future.

4 RISC

This instrument is conducted by the Research Institute on Social Change which is based in Paris by doing international measurements in more than 40 countries pre-dominantly in Europe. Basis of this segmentation method are presentable surveys with participants over a longer period. These include basically questions to their moral concepts, attitudes and behavior just as their application of media, demographic features and their properties. Due to the constant assessment of the registered information there is the possibility to compare these between the different countries as well as it provides a global comprehension for consumer behavior (M. Solomon, Bamossy, & Askegaard, 2001, pp. 465–466). Though the survey serves in the first instance information for partitioning a population on the basis of attitudes, interests and beliefs. This is insofar important as it is the basis for recognizing upcoming trends in the society what on the other hand is important for corporations to be able to act corresponding to this at an early stage (M. R. Solomon, Bamossy, Askegaard, & Hogg, 2010, p. 583). Based on the consumers’ answers to the survey, they are located to a particular position which is described in three dimensions by three axes:
1. **Exploration/stability:** the vertical axis separates people motivated by change, creativity, volatility and openness from people motivated by stability, familiarity, tradition and structure.

2. **Social/individual:** the horizontal axis distinguishes people orientated towards collective needs from people orientated more towards satisfaction of individual needs.

3. **Global/local:** the third axis indicates a distance between people who are comfortable with broad and unfamiliar environments, multiple loose connections and large-scale networking from people preferring close-knit relationships and a desire for the elements of life to be connected in a predictable manner. (M. R. Solomon et al., 2010, p. 583)

After this correlation to the different axes, the consumers are divided into ten segments referring to their position in the three dimensions. The following figure shows the ten dissimilar segments with their most important aims in life (M. Solomon et al., 2001, p. 466).
First it is important to put on record that G stands for global and L for local to be able to describe the particular segments more precisely (M. Solomon et al., 2001, p. 466). Segment 1 which you can see in the figure above, is identified as the “Researchers and Explorers” and is distinguished by a strong and independent personality who always has an open mind about new ideas, experiences and products in general whereas segment 3G right beneath is named as the “Mobile Networkers” and characterized by a distinct orientation on competitors. Both segments together are summarized to the “Cosmopolitan Trendsetters”. In opposition to them is the segment 6 right down at the bottom which is called the “Searchers of security” and the segment 4L at the left outside which is signified as the “Enrooted Traditionalists”. The two insist on their old values and customs and retire more and more in their private familiar environment.
Segment 2L, the “Worriers”, which is located above segment 4L, has a social and responsible commitment when segment 3L adverse is defined as the “Energetic Searchers for Amusement and Pleasure”. They are mainly young, trendy and fashionable people whom close amicable relationships just as appreciation and respect of their personal surroundings are pretty important. Both segments are characterized by their distinct local orientation. The so called “Guardians” of segment 4G which is located left in the middle and the segment 2G above which is identified as the “Ethical Signposts” are quite similar in their moral concepts. The two have a strong social consciousness that is demonstrated by their high esteem for institutions, organizations and authorities of the society as well as an environmentally responsible behavior. Furthermore the segment 5G called as the “Social Climbers” and the segment 5L the “Greedy Consumers”, both down to the right, distinguish from the others by their pursuit of individual fulfillment through material consumption and the acquisition of prestigious commodities (Heinecke, 2001, pp. 71–72).

Trends can also be related to a specific dimension according to the consumers who give a certain trend a top priority (M. R. Solomon et al., 2010, p. 583). Therefore trends cohering to exploration and research are positioned in the upper part of the figure and trends relating to individualism, on the right side. Local and with it bordered in their region trends appear in the background because they are smaller. The position of the trends do not diversify that much as the percentages of the particular segments do. The share of every individual segment differs from time to country (M. Solomon et al., 2001, p. 466).

On the following page you can see an example of the British society over a period of seven years (from 1989 to 1996). The left figure shows the distribution of the population within the particular segments in 1989, the one positioned in the central shows the situation in 1996 and the right one illustrates the change of the percentages of the individual segments. You can hence interpret that the British changed during this time towards stability due to the increase of the lower segment. In addition there was a rise of the left segments which means that ethical values and a collaborative awareness got more important as well as a more global world outlook based on the growing percentages of the segments in the front (M. Solomon et al., 2001, p. 466).
The application of RISC enables to identify consumers and to discover changes in their attitudes, values and behavior over a certain period. Beyond that it is possible to detect potential target groups, benefits of products and the kind of communication these target groups appeal to. This classification method is often used in the automobile industry (M. Solomon et al., 2001, p. 468).

This segmentation method is kind of more complicated than the ones before, at least on the first sight. The axes do not only have any inscriptions, they are not at all cognizable. Furthermore the three-dimensional form makes this model difficult to interpret especially for people who are not well versed with this material, so without any closer explanations it is almost impossible to understand. Yet when you know all background information, it is really a great method of consumer lifestyle segmentation. User of this model can compare different countries with each other to see the differences in the population and can in according to this address the various nations in different ways. In addition you can see changes in a population over a certain period like in the example of Great Britain. Thereby it is possible to infer from these shifts to certain forecasts. Moreover it is the only classification method that deals with trends what is pretty important for corporates which want to be sustainable.
In this day and age we have to face a constant change of values, attitudes and behavior especially due to the globalization. On these grounds it is crucial for today’s enterprises to be able to deal with this continual transformation to be successful in the market. So it is imperative to know in which direction the change is going whereupon RISC is a good instrument to get to know that. Through its possibility to observe the development of a population’s value orientation for any length of time it helps companies to act at an early stage and be sustainable in the market as a consequence of that these corporations are faster and with it better than their competitors what gives customers a reason to rather buy there than at any other company. In addition it is beneficial that RISC regards the importance of global and local trends by the three-dimensional design thus that global trends have a higher significance than local trends presented through their presentation in the foreground. This consumer classification method will play an important role in the future due to their consideration of trends what is essential in today’s world.

5 Conclusion

In this chapter, literature research and results are evaluated according to the answering of the main question. At first sight there are a lot literature and internet sources referring to the issue of this paper but on a closer examination most material is rather superficial than deep going. Long and intensive searches are necessary to find useful information which was primarily found in German literature whereas it is supposed Germany to be pretty advanced in the matter of market research in comparison with other countries. There are often only one or two sources providing information to particular segment descriptions which yet are released by the market research company itself, so the reliability is given. The reasons for this little amount of sources concerning this issue is that most segmentation models are available only for companies which pay for these information. So there is enough literature to specify the segmentation methods for particular countries but a lack of literature relating to the European consumer. All in all every specified segmentation method has its advantages and disadvantages but all of them help the companies to collect data about their consumers and thus they are able to respond to them individually. As they know about their needs and wants corporations can apply their marketing activities according to the consumers. On these grounds it is important to consider trends and changes in the society and of the consumers’ values to have a competitive advantage and to be successful.
For that reason the segmentation of consumers in different lifestyle groups is the most important, because you get an exact picture of your target group and are able to operate directly to their wishes and behavior. These facts characterize an ideal marketing and makes a company able to aim the highest turnover rates and customer satisfaction.

The Sinus-Milieus are the best method for a consumer lifestyle segmentation because with its interferences of the particular milieus it is the most realistic one as well as the figure is self-explanatory and clearly arranged just as the amount of groups is reasonable. In addition the survey is conducted regularly whereby an adaption to changes is possible. The conclusion is that it is hardly difficult to find instruments of classification for Europe as a whole except the Euro-Socio-Styles, which is rather outdated, and the Roper-Consumer Styles which refers first to the whole world. Reasons for that are, only less companies operate in the entire European market but rather in specific countries and in addition there are various cultures meeting up together and every nation has to be addressed to in a different way. Therefore it is not easy to divide the European consumer into homogenous segments even though there are surely overlapping parts but rather more differences, so that such a classification model referring to consumer life-styles would be too complicated due to the huge amount of various groups. For the future it could be possible to develop a uniform European segmentation model for consumer lifestyles due to the globalization but therefore has to be enough demand of companies operating in the overall European market what will be given by reason of the pursuit of internationalization of the companies. Furthermore especially in young generations occurs a rapid change of values hence there can emerge newly-made segments. That is why all segmentation instruments have to be constantly up-dated and revised to be able to consider occurring trends and changes in the society. It is supposed that the traditional orientated segments will shrink in favor of an increase in the modern segments. Reason for that is the technological progress just as the globalization, higher educational backgrounds and a rising mobility.
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### Appendices

The following matrix is showing the amount of hits for the mainly utilized research engines and data bases by using specific key words.

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