

EFFECT OF OSL ON CONSUMER EXPLORATORY BEHAVIOUR - A COMPARATIVE STUDY OF DELHI AND KOLKATA

Dr. Ajay Kumar*

Assistant Professor, Department of Management Studies
School of Law, Governance, Public Policy and Management
Central University of Haryana, Jant-Pali Villages,
Mahendergarh (Haryana)

Dr. Bharti**

Post-Doctoral Fellow, Department of Management Studies
School of Law, Governance, Public Policy and Management
Central University of Haryana, Jant-Pali Villages,
Mahendergarh (Haryana)

ABSTRACT

Optimum Stimulation Level is increasingly becoming an important contributor in defining the behaviour of consumer. Every living human being has a value of OSL which is important information for marketer as it help them in understanding them more minutely.

Purpose: The purpose of this research is to study, how exploratory behaviour of consumers can help in understanding their Optimum Stimulation Level (OSL). Purpose also include: to find out the dimensions of exploratory behaviour of consumers and comparatively analyze two metro cities of India: Delhi and Kolkata in terms of how their exploratory behaviour defines their OSL.

Research Methodology: Arousal seeking tendency scale of Mehrabian and Russell; and Raju's statements measuring exploratory behaviour along with statements seeking demographics profile of respondents were subjected to 370 customers in metro city of Delhi and Kolkata in the form of questionnaire. OSL value of respondents was calculated using Arousal seeking tendency scale after proper scale reversal. 30 statements of Raju's scale were subjected to factor analysis with varimax rotation to get the various categories of exploratory behaviour. To check the contribution and relation between exploratory behaviour dimensions and OSL, stepwise regression analysis was used for both cities of Delhi and Kolkata. ANOVA and descriptive were used to check the difference in the opinion of respondents of Delhi and Kolkata.

Results : Factor analysis gave 11 dimensions of consumer exploratory behaviour which were carefully profiled as: Explorativeness, Rigidness, Cautiousness, Innovativeness, Curiousness, Adapters, Information Providers, Isolators, Brand Lovers, Dogmatism and Modernism. Five dimensions (Explorativeness, Rigidness, Cautiousness, Information providers and Modernism) out of 11 were found to be contributing to OSL of Delhi's customer and three dimensions (Rigidness, Adapters, Isolators) were found to be significantly explaining the OSL of Kolkata's respondents. More variation was found in OSL of Delhi's customer as compared to Kolkata.

Marketing Implications : Study empirically compared the cities of Delhi and Kolkata in terms of contribution of exploratory behaviour in explaining OSL of respondents of two metro cities (Important markets) of India. The study gave the various categories of exploratory behaviour of respondents. OSL is important for marketers as it is found to be

associated with consumer behaviour. Study depicted the varied behaviour of OSL in Delhi in comparison to Kolkata. Currently, empirical evidences of comparisons of OSL of Delhi and Kolkata are seldom and hence this study will give important insight to marketer.

Keywords: Optimum Stimulation level, Consumer behaviour, Exploratory behaviour

Effect of OSL on consumer exploratory behaviour - A comparative study of Delhi and Kolkata

1.0 Introduction

Raju (1980) defines optimum stimulation level (OSL) as “a property that characterizes an individual in terms of his/her general response to environmental stimuli”. The core formulator of optimum stimulation level is customer's need of stimulation. Individuals seek to maintain most desirable level of stimulation for them called optimum stimulation level. It has been validated that need of stimulation is different for individuals (Zuckerman, 1971); cumulating to different optimum stimulation level for every individual as a unique characteristic of every single person. Individuals tend to comfort themselves with optimum level of stimulation and any deviation from optimal level generates transitions in human behaviour which drives back the stimulation level within optimal range (Kish and Busse, 1968). Furthermore, different optimum stimulation level establishes varied behaviour among individuals (Grossbart *et al.*, 1976; Wahlers *et al.*, 1986). Earlier work on arousal can be dated back to the time of Freud (Wahlers *et al.*, 1986). The relative new concept of relationship between individual's response to stimuli and individual's state was theorised by Duffy (1957) and Malmö (1959).

OSL is a certain level of stimulation preferred by any organism. Individuals try to adjust their actual stimulation level to optimum stimulation level through environmental stimuli (Hebb, 1955; Leuba, 1955). They may engage themselves in environmental exploration. “The behaviour with the sole function of changing the stimulus field” is known as exploratory behaviour (Berlyne, 1963). Exploratory consumer behaviour is linked up with OSL of individuals (Maddi, 1961; Sales, 1971; Kish and Donnenwerth, 1969; Grossbart *et al.*, 1976).

High OSL individuals have higher need for stimulation and look for more information and situation, whereas low OSL individual look for more familiar situation and stimuli and do not prefer the new and unusual settings (Raju and Venkatesan, 1980). The incongruity between actual and optimal level of stimulation results in the exploration of exploratory behaviour, novelty seeking and variety seeking behaviour, in order to match the actual and optimum level; and satisfy oneself (Raju, 1980; Venkatesan, 1973, Faison, 1977, Rogers, 1979, Hirschman, 1980; Raju and Venkatesan, 1980).

2.0 Literature Review

The first step in understanding human behaviour is to understand various stimuli which affect individual, knowing which psychology can be used to understand the responses of individuals (Watson, 1919). Berlyne (1960) associated

stimulus situations with four attributes: novelty, uncertainty, conflict and complexity. The relationship between arousal potential and individuals' level of arousal takes inverted U shape further establishing that consumer would be motivated to re-establish his level of stimulation in case of any diversion from a specific desired level of stimulation called optimum level of stimulation, which varies from individual to individual (Berlyne 1960).

OSL applications in consumer research have established OSL as an important factor which contributes in individual behaviour. OSL is found to be associated with consumer behaviour (Schiffman and Kanuk, 2009), demographics, personality, exploratory behaviour (Raju, 1980; Benedict *et al.*, 1999; Joachimsthaler and Lastovicka, 1984; Benedict *et al.*, 1992), innovativeness (Benedict *et al.*, 1999), adoption of new retail store (Grossbart *et al.*, 1976), individual motivation (Fiore *et al.*, 2004), lifestyle and consumption preferences (Wahlers and Etzel, 1985). Raju and Venkatesan (1980) in their classic review found dearth of research on exploratory behaviour and consumer decision making and unavailability of OSL measures in consumer behaviour to study the exploratory behaviour. Consumers' OSLs are related to curiosity –motivated behaviour (responses to ads, information seeking), variety seeking (menu seeking) and risk taking (decision making under risk) (Steenkamp and Baumgartner, 1992). High OSL people take less time in decision making from product awareness to product trial and take risk in product selection. High OSL and low OSL individuals differ the most on risk taking and innovativeness, moderately on brandswitching and repetitive behaviour proneness and least on information seeking, shopping and interpersonal communication (Raju, 1980). High OSL people engage in exploratory behaviour to a greater extent than others (Zuckerman, 1979; Steenkamp and Baumgartner, 1992). High OSL individuals involve in the activities that result in high stimulation whereas low OSL individuals prefer low stimulation activities (Budisantoso and Mizerski, 2005).

The studies conclude that OSL is positively correlated with consumer exploratory tendencies like novelty seeking, variety seeking and risk taking, innovativeness etc.

2.1 Objectives of the study

Main objective of this paper is to study the OSL level of consumers of two metro cities of India. This objective was accomplished with the following sub objectives:

- To find out the exploratory behaviour categories of customers;
- to examine the relationship between exploratory behaviour and OSL; and
- to explain OSL in terms of exploratory behaviour categories and demographics

3.0 Research Methodology

Questionnaire for this study was divided into three parts: In first part, Optimum Stimulation Level was operationalized using the Arousal Seeking Tendency Scale (Mehrabian and Russell, 1974) and exploratory behaviour of consumers was measured using Raju's scale (Raju, 1980) in

Table 1: Categories of Exploratory behaviour

Factors	Statements	Rotated Factor Loading
Explorativeness	I shop around a lot for my clothes just to find out more about the latest styles.	0.631
	I enjoy sampling different brands of commonplace products for the sake of comparison.	0.494
	I like introducing new brands and products to my friends.	0.784
	When I hear about a new store or restaurant, I take advantage of the first opportunity to find out more about it.	0.579
Rigid and Brand Loyal	A new store or restaurant is not something I would be eager to find out about.	0.768
	I would rather stick with a brand I usually buy than try something I am not very sure of.	0.705
	I never buy something I don't know about at the risk	0.450
Cautiousness	When I go to a restaurant, I feel it safer to order dishes I am familiar with.	0.595
	I am very cautious in trying new/different products.	0.805
	Even for an important date or dinner, I wouldn't be wary of trying a new or unfamiliar restaurant.	0.689
Innovativeness	I would get tired of flying the same airline every time.	0.782
	A lot of the time I feel the urge to buy something really different from the brands I usually buy.	0.425
	If I did a lot of flying, I would probably like to try all the different airlines, Instead of flying just one most of the time.	0.704
Curiousness	I often read the information on the package of products just out of curiosity.	0.804
	I often read advertisements just out of curiosity.	0.647
Adapters	I like to shop around and look at displays.	0.385
	When I see a new or different brand on the shelf, I often pick it up just to see what it is like.	0.553
	I am the kind of person who would try any new product ones.	0.809
Information Providers	My friends and neighbours often come to me for advice.	0.760
	I rarely read advertisements that just seem to contain a lot of information.	0.723
Isolators	I get very bored listening to others about their purchases.	0.746
	I don't like to talk to my friends about my purchases.	0.529
	I don't care to find out what types or brand names of appliances and gadgets my friends have.	0.666
Brand Lovers	If I like a brand, I rarely switch from it just to try something.	0.479
	If I buy appliances, I will buy only well-established brands.	0.789
	I enjoy taking chances in buying unfamiliar brands just to get some variety in my purchases.	-0.604
Dogmatism	Even though certain food products are available in a number of different flavours, I always tend to buy the same flavour.	0.700
	I would prefer to keep using old appliances and gadgets even if it means having to get them fixed, rather than buying new ones every few years.	0.751
Modernism	I have little interest in fads and fashion.	-0.363
	I enjoy exploring several different alternatives or brands while shopping.	0.667

second part. Demographic profile of consumers was measured in the last part of the questionnaire. Working male and females were selected using convenience sampling method to record their responses.

A pilot survey was done in both the cities of Delhi and Kolkata with 70 questionnaires each. 50 questionnaires were found fit for further analysis for both the cities providing a response rate of approximately 70 per cent. Pilot survey revealed that OSL of Delhi customers resulted in standard deviation of 27.98 and for Kolkata it was 16.70. With allowed difference of 4 points in value of OSL, the appropriate sample size for Delhi and Kolkata was statistically calculated as 188 and 67 respectively (Using $(SD^2 \times Z^2) / D^2$) (Malhotra, 2008). Expecting a response rate of 70 percent for both cities as was seen in pilot survey, sample size for Delhi and Kolkata was fixed at 270 and 100 respectively.

Frequency, Factor Analysis, Regression Analysis and ANOVA were applied in order to analyse the data with the help of SPSS package (Version 13).

4.0 Analysis and Discussion

Out of 270 questionnaires distributed in Delhi, 210 were found completed in all respects and 95 from the 100 questionnaires in Kolkata were found suitable to be taken for further analysis. Response rate from both cities was better than expected and hence sample size for both the cities was fulfilling the requirement as per calculation. To get various categories of customer exploratory behaviour, Raju's (1980) statements measuring consumer exploratory behaviour were checked for inter item correlations. 9 out of 39 statements were loading very low on inter item correlations and hence were not taken ahead. Rest of the 30 statements returned a value of 0.686 stating the exploratory scale as reliable. Responses of 210 respondents from Delhi and Kolkata on 30 exploratory behaviour statements were subjected to factor analysis to get

the different categories of exploratory behaviour of consumer. KMO measure of sampling adequacy for 30 statements gave value of 0.668. Bartlett's test of sphericity also gave significant results showing adequacy of factor analysis on these 30 statements.

Application of factor analysis with principal components analysis gave 11 factor solution with eigen value of 1 and above with varimax rotation as the criteria for extracting factors. 11 factors explained 68 per cent variance. 11 factors extracted were named as: 1) Explorativness, 2) Rigidness, 3) Cautiousness, 4) Innovativeness, 5) Curiousness, 6) Adaptors, 7) Information Providers, 8) Isolators, 9) Brand Lovers, 10) Dogmatism, 11) Modernism. Brief profile of 11 categories of exploratory are:

- a. Explorativness : Tendency to explore more and more about new shops, styles, brands.
- b. Rigidness : Tendency to stick to existing brands
- c) Cautiousness: Very cautious in trying new products
- d) Innovativeness: Tendency to try all different existing products
- e) Adaptors: Tendency to accept new products
- f) Information Providers: Tendency to act as information providers to others
- g) Isolators: Tendency of not getting affected by social circle
- h) Brand Lovers: Tendency to fall in love with brands and sticking to them
- i) Dogmatism: Tendency to old liking of products and restricting to old likings only
- j) Modernism: Tendency of keep exploring new brands and alternatives

Table 2: Regression model for Delhi

Model	R	R Square	Adjusted R Square	Sig.
Delhi	0.807	0.651	0.638	0.014

Table 3: Contribution of exploratory behaviour categories to OSL in Delhi

Model	Categories	Unstandardized Coefficients		t	Sig.
		B	Std. Error		
	(Constant)	146.588	9.625	15.229	0.000
Delhi	Explorativness	5.105	1.131	4.515	0.000
	Adaptors	5.381	0.917	5.869	0.000
	Dogmatism	-3.503	0.799	-4.382	0.000
	Rigidness	-3.799	1.064	-3.570	0.000
	Information Providers	3.284	0.814	4.035	0.000
	Modernism	-3.414	0.947	-3.603	0.000
	Innovativeness	3.702	1.055	3.511	0.001
	Cautiousness	-2.312	0.934	-2.476	0.014

To check, whether exploratory behaviour contributes in OSL of individual, stepwise regression analysis was used with OSL level as dependent continuous variable and all 11 categories of exploratory behaviour as independent behaviour for Delhi and Kolkata separately.

Delhi

Application of stepwise regression on 11 categories for OSL in Delhi area reflected that 8 categories of exploratory behaviour

of consumer significantly contribute to OSL (Table 3). This model explains 80 percent of variance in OSL. 65 per cent change in OSL in Delhi is explained by this model (Table 2). 8 categories of customer exploratory behaviour can explain 65 per cent change in OSL of Delhi customers. Rigidity, Dogmatism, Modernism and Cautiousness contribute negatively to OSL whereas Explorativeness, Adaptors, Information Providers and Innovativeness contribute positively to OSL in Delhi.

Table 4: Regression model for Kolkata

Model	R	R Square	Adjusted R Square	Sig.
Kolkata	0.644	0.528	0.396	0.015

Kolkata

Stepwise regression analysis for Kolkata gave three categories of customer exploratory behaviour contributing to OSL level (Table 5). This model explains 64 percent of variance in OSL.

52 percent of change in OSL level of customers of Kolkata is explained by the three categories of exploratory behaviour namely Rigidity, Adaptors and Isolators (Table 5). Rigidity contributes negatively to the OSL, whereas Adaptors and Isolators contribute positively to the OSL in Kolkata.

Table 5: Contribution of exploratory behaviour categories to OSL in Kolkata

Model	Categories	Unstandardized Coefficients		t	Sig.
		B	Std. Error		
Kolkata	(Constant)	152.758	7.759	19.689	0.000
	Rigidity	-6.109	1.021	-5.985	0.000
	Adaptors	5.709	1.123	5.083	0.000
	Isolators	2.796	1.132	2.470	0.015

Table 6: OSL in Delhi and Kolkata

City of Respondent	Number of respondents	Minimum value of OSL	Minimum value of OSL	Mean	Std. Deviation
Delhi	210	71	233	165.01	27.72576
Kolkata	95	120	213	165.06	18.05948

To check, how the value of OSL varies with in Delhi and Kolkata, ANOVA was applied with OSL value against demographics. This analysis explained the variation in value of OSL for Delhi. As against the same average value of OSL in both cities, ANOVA clearly depicts the difference between two metro cities of India (Table 7).

Respondents of different age group, household income and occupation have different OSL values in Delhi whereas for Kolkata, respondents of different annual income do not differ on their OSL (Significant results are shown in bold in table 7). Major difference is seen for age group of 35-50 years for two cities. The middle aged group respondents of Delhi have higher OSL level as compared to their counterparts in Kolkata. It is revealed that middle aged lower income group working in IT & BPO are of highest level of OSL in Delhi, whereas in case of Kolkata, young aged high income professionals working in Banking industry have highest OSL

level (Table 7). Old age respondents have low level of OSL in both the cities. Old aged customers with high income group and belonging to banking profession have lowest OSL in Delhi. Middle income old aged customers serving in IT and BPO industry have lowest OSL value in Kolkata. OSL value of Delhi's respondents is significantly varying for different age, income level and occupation people. In Kolkata, OSL level do not differ or change significantly with change in occupation but respondents of different age group and occupation have different OSL level (Table 7).

ANOVA was also applied to check the significant difference for age, income and occupation for all those categories of exploratory behaviour of consumers which were contributing in explaining the OSL in both cities. Education wise significant difference was found for Explorativeness, Rigidity, Cautiousness, Adaptors, Information providers and Modernism in Delhi.

Table 7: OSL and Demographic profiles

Optimum Stimulation Level							
Demographics	Details	Delhi			Kolkata		
		OSL Value	F	Sig	OSL Value	F	Sig
Age	Below 25	166.42	3.471	0.018	162.38	2.872	0.041
	Between 25-35	171.94			165.33		
	Between 35-50	181.10			154.86		
	Above 50	147.81			151.73		
Annual Household Income	Below 1,50,000	181.06	4.385	0.014	158.22	0.476	0.623
	Between 1,50,000 to 3,00,000	165.18			156.65		
	Above 3,00,000	154.21			160.86		
Occupation	Teaching	172.07	3.441	0.018	155.56	4.499	0.014
	Banking	155.13			167.20		
	Retailing	168.20			NA		
	IT & BPO	171.87			152.98		

Table 8: Demographics of significantly contributing categories of exploratory behaviour

Significant Categories	Delhi			
	Contribution to OSL	Value high for:	Contribution to OSL	Value high for:
Explorativeness	Positive	Professional Qualification	NA	NA
Rigidity	Negative	Lower middle aged postgraduates working in Banking sector	Negative	Graduates
Cautiousness	Negative	Lower middle aged postgraduate	NA	NA
Information Providers	Positive	Upper middle age, middle income postgraduates	NA	NA
Modernism	Negative	Lower age group graduates working in banking industry	NA	NA
Adopters	NA	NA	Positive	Professional working in banking industry
Isolators	NA	NA	Positive	Higher income group

4.1 Interpretation of results

Application of stepwise regression for OSL with 11 categories of exploratory behaviour for Delhi resulted in the following equation:

$$OSL_{Delhi} = 146.59 + 5.105 (\text{Explorativeness}) + 5.381 (\text{Adapters}) + 3.284 (\text{Information Providers}) + 3.702 (\text{Innovativeness}) - 3.799 (\text{Rigidity}) - 3.414 (\text{Modernism}) - 3.503 (\text{Dogmatism}) - 2.312 (\text{Cautiousness}).$$

Explorativeness, adapters, information providers, innovativeness contributes positively, whereas rigidity, modernism, dogmatism and cautiousness contributes negatively to OSL of Delhi’s respondents. The customers of Delhi who are explorative, adapters, innovative, who love to provide information; who are less rigid, less nostalgic, less

cautious and less contemporary by their nature likely to have more value of OSL. Analysis of these contributing exploratory categories with demographics revealed that highly qualified middle income postgraduates in the age group of 35 to 50 years in Delhi have high value of OSL. Apart from this, postgraduates in the age group of 35 to 35 years working in banking industry have low OSL level in Delhi (Table 8). Explorativeness and Adapters are the two categories of exploratory behaviour of customer which contribute to maximum extent in determining OSL of Delhi’s customer. Currently, except for Isolators which has average value of 3.87, all other contributing factors are having value far above 4 at 7 point likert scale which means that generally customers in Delhi are scoring high on both positive and negative contributing exploratory behaviour. (*Note: For more details, see Table A, B, C, D in appendix*). A marketer targeting

customers with high OSL value would like to target those who are explorative, adopters, innovative and information providers or those who are highly qualified middle income postgraduates in the age group of 35 to 50 years.

Rigidity, Adopters and Isolators are the categories of exploratory behaviour which determines the OSL level in Kolkata.

$OSL_{\text{Kolkata}} = 152.75 + 5.709 (\text{Adapters}) + 2.796 (\text{Isolators}) - 6.109 (\text{Rigidity})$

Adapter and Isolators are two dimensions of exploratory behaviour which contribute positively to OSL whereas rigidity is an important category of exploratory behaviour which grossly contributes negatively to OSL in Kolkata. High income postgraduate professionals working in banking industry have high value of OSL in Kolkata. Rigidity is contributing negatively to OSL. Those people who are very rigid in their behaviour would tend to have lower OSL. Rigidity is the dimension which is contributing negatively for both of the cities. In current study, for both cities average value of rigidity is around 4.50 on 7 point likert scale. (**Note: For more details, see Table A, B, C, D in appendix**). This means that, customers in both the cities are quite rigid in their exploratory behaviour which is dragging the OSL value down. Rigidity in our study is the tendency to stick to same brand and reluctant in trying new products, they are stable people who do not like much change and such people tend to have low value of OSL irrespective of city they belong to.

5.0 Marketing Implications

Current study minutely examines the OSL level in two major metro markets in India. First insight for marketer is the various categories of exploratory behaviour of customers in Delhi and Kolkata, this would help marketers to profile their customers and stretch their understanding to consumer behaviour. Understanding OSL is important for marketer as earlier studies have found that consumer behaviour is associated with OSL (Schiffman and Kanuk, 2009) and customer having higher value of OSL are innovators and risk takers whereas those with low OSL are stubborn (Raju, 1980). Study clearly differentiates those with high OSL from those with low OSL in terms of their demographics. We could not find any study in India which compares Delhi to Kolkata in terms of OSL. As depicted by the study, the varied behaviour of OSL in Delhi in comparison to Kolkata is an important insight for marketers. Now, the marketers can develop, design and offer the products and services which help the customers to adjust their actual stimulation level with the optimum and the offerings can be positioned in the consumers' mind as a mean to achieve the optimum stimulation level.

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Appendix

Table A: Exploratory behaviour categories and Education

Categories	Education Details	Delhi			Kolkata		
		Mean	F	Sig.	Mean	F	Sig.
Explorativeness	Less than postgraduate	3.83	3.211	0.043	Not contributing in OSL		
	Postgraduates	3.48					
	Professional qualification	4.22					
Rigidity	Less than postgraduate	3.95	3.211	0.043	5.19	3.322	0.041
	Postgraduates	3.99			3.95		
	Professional qualification	3.96			4.74		
Cautiousness	Less than postgraduate	4.33	4.119	0.018	Not contributing in OSL		
	Postgraduates	4.82					
	Professional qualification	3.90					
Adaptors	Less than postgraduate	3.21	9.214	0.000	4.63	0.661	0.519
	Postgraduates	4.77			4.38		
	Professional qualification	4.26			4.21		
Information Providers	Less than postgraduate	4.36	5.067	0.007	Not contributing in OSL		
	Postgraduates	3.41					
	Professional qualification	4.61					
Isolators	Less than postgraduate	3.58	0.153	0.859	4.63	1.808	0.171
	Postgraduates	3.77			3.87		
	Professional qualification	3.73			3.94		
Innovativeness	Less than postgraduate	4.30	1.102	0.335	Not contributing in OSL		
	Postgraduates	3.73					
	Professional qualification	4.15					
Modernism	Less than postgraduate	4.64	4.195	0.017	Not contributing in OSL		
	Postgraduates	3.68					
	Professional qualification	4.09					

Table B: Exploratory behaviour categories and Age

Categories	Age (years)	Delhi			Kolkata		
		Mean	F	Sig.	Mean	F	Sig.
Explorativeness	Below 25	4.17	0.880	0.453	Not contributing in OSL		
	Between 25-35	3.80					
	Between 35-50	3.93					
	Above 50	3.47					
Rigidity	Below 25	4.31	3.407	0.019	4.09	1.429	0.240
	Between 25-35	4.45			4.33		
	Between 35-50	3.74			5.06		
	Above 50	3.36			5.03		
Cautiousness	Below 25	4.31	5.978	0.001	Not contributing in OSL		
	Between 25-35	5.11					
	Between 35-50	4.12					
	Above 50	3.86					

Table C: Exploratory behaviour categories and Income

Categories	Income-Details	Delhi			Kolkata		
		Mean	F	Sig.	Mean	F	Sig.
Explorativeness	Below 1,50,000	3.55	2.235	0.110	Not contributing in OSL		
	Between 1,50,000 to 3,00,000	4.22					
	Above 3,00,000	3.75					
Rigidity	Below 1,50,000	3.04	2.756	0.067	5.01	0.835	0.438
	Between 1,50,000 to 3,00,000	4.43			4.52		
	Above 3,00,000	4.42			4.35		
Cautiousness	Below 1,50,000	4.18	1.302	0.275	Not contributing in OSL		
	Between 1,50,000 to 3,00,000	4.63					
	Above 3,00,000	4.24					
Adaptors	Below 1,50,000	3.20	9.448	0.000	4.61	0.995	3.74
	Between 1,50,000 to 3,00,000	5.00			4.13		
	Above 3,00,000	4.03			4.48		
Information Providers	Below 1,50,000	3.99	2.327	0.101	Not contributing in OSL		
	Between 1,50,000 to 3,00,000	4.49					
	Above 3,00,000	3.90					
Isolators	Below 1,50,000	3.07	1.455	0.237	4.32	4.323	0.017
	Between 1,50,000 to 3,00,000	3.89			3.60		
	Above 3,00,000	4.12			4.53		
Innovativeness	Below 1,50,000	3.65	2.823	0.062	Not contributing in OSL		
	Between 1,50,000 to 3,00,000	4.54					
	Above 3,00,000	4.00					
Modernism	Below 1,50,000	3.62	1.672	0.191	Not contributing in OSL		
	Between 1,50,000 to 3,00,000	4.27					
	Above 3,00,000	4.52					

Table D: Exploratory behaviour categories and occupation

Categories	Occupation	Delhi			Kolkata		
		Mean	F	Sig.	Mean	F	Sig.
Explorativeness	Teaching	3.87	1.634	0.184	Not contributing in OSL		
	Banking	3.53					
	Retailing	4.18					
	IT & BPO	3.79					
Rigidness	Teaching	3.89	4.332	0.006	4.93	1.553	0.218
	Banking	4.42			4.27		
	Retailing	4.15			NA		
	IT & BPO	3.38			4.68		
Cautiousness	Teaching	4.02	2.039	0.111	Not contributing in OSL		
	Banking	4.86					
	Retailing	4.27					
	IT & BPO	4.24					
Adaptors	Teaching	3.98	0.984	0.402	4.49	4.647	0.012
	Banking	3.80			5.24		
	Retailing	4.29			NA		
	IT & BPO	4.24			3.50		
Information Providers	Teaching	4.49	0.761	0.518	Not contributing in OSL		
	Banking	4.01					
	Retailing	4.07					
	IT & BPO	3.94					
Isolators	Teaching	3.08	6.662	0.000	4.21	0.072	0.931
	Banking	4.57			4.08		
	Retailing	3.40			NA		
	IT & BPO	3.72			4.16		
Innovativeness	Teaching	4.37	0.815	0.488	Not contributing in OSL		
	Banking	4.02					
	Retailing	3.85					
	IT & BPO	4.01					
Modernism	Teaching	3.99	4.868	0.003	Not contributing in OSL		
	Banking	4.65					
	Retailing	4.33					
	IT & BPO	3.58					