



A COMPARATIVE STUDY OF COMPULSIVE BUYING BEHAVIOUR BETWEEN WORKING AND NON-WORKING WOMEN

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ABSTRACT : With the end of 20th century we are moved into a third millennium. As consumers we can see many developments and changes are taking place around us. Every firm within each industry is trying to follow and fulfill the changing and diverse needs of the people. The proportion of working wife families has increased very much over the past half century. In 1910, only one wife out of five wives worked, but today, the proportion is reached to three out of five. Working wives have time constraint for the performance of household duties such as shopping, cooking, cleaning etc. This suggests that different strategies should be developed by marketers to cope with these problems. Marketers should consider working and non-working women as different consumers. Objectives of this study are- to determine how women, now days, formulate their purchasing strategy for different types of goods, to determine different aspects of purchasing strategy on which working and non-working women have different views, to study the effect of various factors on purchasing policy of both working and non-working women.

Keywords: Consumers, Working women, Non-working women, Strategies

INTRODUCTION

Today marketers consider ‘consumer’ as the king. Marketers perform and develop all activities to satisfy the ultimate consumer, this concept is becoming more powerful today. Today market is being crowded with so many products. The challenge in front of the marketers is how to understand the difference of consumer behaviour and then provide goods and services according to their needs. Today, the image of company is built and made well known by its customers. Thus the success and future of the firm will be decided by how effectively the firm has been satisfying the diverse needs and wants of consumers. In this policy, firm should treat each customer as unique and thus offer products and services to suit his needs, for creating a full life time value and relationship with him. For this marketers need to understand consumer behaviour especially of women because in most of purchasing (for grocery items, other household items, kids’ clothes, gifts for friends and family etc.) they play an important and major role. Generally, purchasing is the activity of acquiring goods or services to accomplish the goals of an individual. It is to obtain ownership of a good or asset in exchange for money or value. Thus, we can say that to acquire something by paying for it is, buy. A consumer is the ultimate user of a product or service and consumer behaviour is how and why people make the decision of purchasing goods & services.

Marketers put efforts to understand this behaviour, so that, they can formulate better appropriate marketing strategy & thus increase sales and brand loyalty for their products. The overall consumer market consists of all buyers of goods and services, who purchase the products for their personal use, and others who purchase the product for family use. Purchase decisions of consumers regarding products/services affect the demand for basic raw materials, for transportation, for banking, for production etc. This also affects the employment of workers, the employment of resources, and the success or failure of firms. In order to understand consumer behaviour, marketers examine purchase decision processes of consumers especially they try to understand those factors that force consumers to buy a certain product. Now, marketers have come to realize that profitability of their firm depend upon how better they understand the factors causing a specific consumer behaviour. Today, the digital revolution allows much greater customization of products, services and promotional activities of market than older marketing tool

Review of literature

Mc Call (1977) study on the topic- “To compare the shopping behaviour and attitudes between working and non-working women”. She interviewed 1092 women from Texas. She observed that as for food shopping, the working

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wives had different preferences than her counterpart. Working wives shopped almost once a week. Convenience, assortment, and quality often governed their choice of food store. To a work wife convenience aspect of shopping was more critical as against price. Working wives are also independent in decision making for major purchases such as automobiles, furniture, and household appliances. They use newspaper advertising for taking decision.

ShreekantG. Jaog & James W. Gentry (2008) study on the topic- “Explaining differences in consumption by working and non-working wives”. The large number of females in the workforce provided incentive for marketers to investigate differences in the consumption patterns of non-working and working women. Through their study they concluded that there is no difference in the consumption of convenience food items among working and non-working women, although working women were found to be more brand loyal and make fewer grocery shopping trips than non-working wives. The size of family’s income was significant in explaining expenditures on time saving durables. Higher status working wives show difference in the consumption of convenience products. They use time-saving alternatives such as-dining out and use of home-delivery food services.

Pankaj kumar (2011) concluded a study on the topic-“Working and non-working women behaviour as consumers”. Through his study he concluded that marketers have developed categories that differentiate the motivations of working and non-working women and have divided the female population into four segments- (a) stay at home housewives, (b) plan to work housewives, (c) just-a job working women, (d) career-oriented working women. He also analysed that working women spend less time on shopping than non-working women. They accomplish this “time economy” by shopping less often and by being brand and store loyal. Working women also are likely to shop during evening hours and on the weekend, as well as to buy through direct-mail catalogs.

Dr. Pooja Bhatia & Dr. Syed Haider Ali (2014) study on the topic- “A factorial study of consumer buying behaviour towards durable goods with reference to urban working women”. They collected data from 30 respondents of lucknow city. Main object of study was to analyse the purchasing attitude of urban working women towards durable goods. With the help of study it was found that working women are more involved with the purchasing activities. They are more price conscious compared to non-working women. It has also been found working women are more store loyal than non-working married women. This study also concludes that there is a significant difference in buying behaviour of working women depending on what type of organization they work.

Research Methodology

The working hypothesis of the study is- Null Hypothesis: “purchasing behaviour in case of working and non-working women does not differ significantly”.

Alternative Hypothesis is: “purchasing behaviour differs significantly in case of working and non-working women”. The purchasing behaviour has been studied in case of convenience goods, specialilty goods and shopping goods. Thus the sub-hypothesis of the study are-

H01: “purchasing behaviour for convenience goods does not differ significantly in case of working and non-working women”.

H02: “purchasing behaviour for speciality goods does not differ significantly in case of working and non-working women”.

H03: “purchasing behaviour for shopping goods does not differ significantly in case of working and non-working women”.

Sample Design: Married women (working & non-working) residing in “Bahadurgarh city” constitute the universe for the present study. A sample consisting of 100 married working women and an equal number of married non-working women were chosen on the basis of convenience sampling. At the same time sufficient care was taken to ensure that the sample is representative.

Table-1(a)

Sample design as a whole

Working women	100 Respondents
Non-working women	100 Respondents



Total	200 Respondents
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Table-1(b)**Job-wise classification of working women**

Clerks (banks, schools, electricity board, water department, BDO office, HUDA office)	25 Respondents
School teachers (private & government)	25 Respondents
Lecturers (post graduate teachers)	25 Respondents
Doctors (self-clinic & on government job both)	25 Respondents

Table-1(c)**Age-wise classification of respondents**

Age group	Working women	Non-working women	Total
20-29	43	43	86
30-39	41	35	76
40& above	16	22	38
Total	100	100	200

Table-1(d)**Educational qualification wise classification of respondents**

Education	Working women	Non-working women	Total
Senior-secondary	7	60	67
Graduate	36	32	68
Post-graduate	57	8	65
Total	100	100	200

Table-1(e)**Monthly family income wise classification of respondents**

Family income	Working women	Non-working women	Total
Up to 15,000	8	17	25
15,001-40,000	7	55	62
Above40,000	85	85	113
Total	100	100	200

Analysis of data: The data collected have been classified on the basis of employment, nature of job, age, and educational qualification of the respondents. As our respondents, in case of working women, consists of clerks, school teachers, lecturers, and doctors. For the purpose of testing the significance working women have been classified as 'lower strata', and 'upper strata'. Lower strata consist of clerks and school teachers, upper strata consist of lecturers and doctors. The reason of classifying the respondents into three groups is because in the age group '20-29' normally the women live in joint families. In the age group '30-39' there are single families with dependent children, not affecting the purchasing behaviour of women to much extent. The age group '40&above' is the group in which there are families with independent children and these children affect the purchasing behaviour of women. In some questions respondents were asked to rank the factors which guide them in the selection procedure, to determine relative importance of each factor, ranks were converted into scores and then ranks were assigned to the average scores of different factors.



Hypothesis Testing: Hypothesis developed is tested statistically at 5% level of significance. For this purpose various statistical tools are used. Simple percentage technique has been used to analyse the response of the respondents.

Chi-square Test: With the help of chi-square test we are able to reach at position to know whether the difference between working women purchasing behaviour and non-working women purchasing behaviour is significant or not. The greater the difference between the two groups, higher will be the value of chi-square. It is calculated as- $\chi^2 = \sum \frac{(O-E)^2}{E}$

Where χ^2 is the value of chi-square, O is the observed frequency, E is the expected frequency. Expected frequency is given by $RT \cdot CT / N$

The calculated chi-square values were compared with table value of chi-square at given degree of freedom. Degree of freedom (d.f.) = (r-1)*(c-1) where r= number of rows, c= number of columns.

If at stated level of significance, the calculated value of χ^2 is less than the table value, the deviation of observed frequency from expected frequency was considered to be significant and null hypothesis was rejected.

Test of Significance: If two independent random samples with n_1 and n_2 numbers respectively are taken, there may be some difference in their means. The difference may be either due to chance, or due to some other factors. To find this out, test of significance has been applied. It is calculated as follows-

$$t = \frac{\bar{X}_1 - \bar{X}_2}{\text{S.E.}(\bar{X}_1 - \bar{X}_2)} \quad \text{S.E.}(\bar{X}_1 - \bar{X}_2) = \frac{\sqrt{S_1^2 + S_2^2}}{\sqrt{n_1 + n_2}}$$

t= test of significance, \bar{X}_1 = mean of first sample, \bar{X}_2 = mean of second sample

S.E. $(\bar{X}_1 - \bar{X}_2)$ = Standard Error as calculated in above step

S_1 = standard deviation of first sample, S_2 = standard deviation of second sample, n_1 = number of items in the first sample, n_2 = number of items in the second sample

Degree of freedom= $n_1 + n_2 - 2$

Decision: Table value of 't' is obtained for the required degree of freedom and then it is compared with the calculated value. If calculated value of 't' is less than the table value of 't' hypothesis is accepted, otherwise null hypothesis is rejected.

Correlation coefficient: In present study correlation is used to find relations between ages & various other factors, income & various other factors, nature of job & various other factors.

Test of significance of Correlation coefficient: t-test of significance of correlation coefficient has been applied to decide more specifically whether a co-efficient of correlation is large enough to suggest the existence of a correlation between paired values in the sample or whether the obtained correlation can be attributed to chance. For this null hypothesis is taken as "the correlation coefficient is not significant".

$$t = \frac{r}{\sqrt{1-r^2}} * \sqrt{n-2} \quad \text{Degree of freedom} = n-2$$

Where t= t-test of significance of correlation coefficient, r= correlation coefficient, n= number of items in the sample

Decision: If the calculated value of 't' is greater than table value at required degree of freedom, the null hypothesis is rejected and correlation is taken as significant.

Fisher's 'Z' transformation test: This test is applied to test the significance of the difference of the two samples correlation. If the difference is greater than 1.96 then difference between two 'r' is taken as significant at 5% level, otherwise it is not significant.

Thus all these five tests are applied in the study in order to make study more reliable and useful for the readers and to achieve the goal of research in real sense.

Findings & conclusion

(A) For convenience goods:

1. It was found that a majority of women whether she is working or not like to purchase convenience goods on monthly basis and a few of them do shopping for these goods either one a day or many times a day.



2. In case of working women it was found the respondents of higher age groups, do shopping for these goods less frequently as compared to lower age groups. In case of non-working women it was found that higher educational groups go for purchasing these goods less frequently as compared to lower educational groups.
3. Study reveals that more employed women prefer a particular day to purchase convenience goods in comparison to non-working women.
4. Change in age positively affects the importance of high quality in case of working women, & inversely affects the brand loyalty in case of non-working women.
5. In case of non-working women, it was found that more graduates are influenced to moderate extent of advertisement compared to other groups.
6. The views of upper (lecturers, doctors) and lower (clerks, school teachers) strata of working women differ on the importance of the factors. Availability of liking brand is given comparatively more importance by upper strata of working women.

(B) For Speciality Goods: Conclusion drawn regarding speciality goods are-

1. In case of speciality goods it was found that more non-working women like to purchase speciality goods from retail shops as compared to working women who comparatively like to visit company's show room and consumer co-operative store for the purpose.
2. The effect of age is noted only in case of non-working women. In this category of respondents, more women of age group '30-39' like to visit retail shops and more women of age group '20-29' like to visit company's show room for the purpose.
3. Regarding store loyalty, it was found that more working women are store loyal as compared to non-working women. In the working women category upper strata is comparatively more store loyal.
4. Working women were found to be influenced by educational qualification in this category. Post graduates visit more frequently company's showroom and co-operative store and less frequently to retail shops as compared to senior-secondaries and graduates.
5. Increase in family income decreases the importance of discount offered by store in case of working women and of suggestions of others in case of non-working women.
6. Women give different importance to different factors while selecting a particular brand of speciality goods. The factor lower price has been given more importance by non-working women and advertisement is rated more by working women.

(C) For Shopping Goods: Conclusion drawn regarding shopping goods are-

1. Regarding the work of purchasing shopping goods, in case of working women it was found that this work is performed either by husband individually or by both the spouses jointly, but in case of non-working women husband has a dominant place in this regard.
2. While selecting the brand, model, and size of shopping goods other members of the family are also consulted especially while selecting the model of computer.
3. When asked about the relative importance of various factors which influence their purchase decision regarding shopping goods, it was found that technological superiority is the most influencing factor and the second most is the guarantee period, better appearance has been given the least importance in this regard.
4. As far as sources of information regarding the brands of shopping goods are concerned- T.V., daily newspapers, dealers are given more importance compared to social class, magazines, and radio.
5. While comparing the view of working and non-working women, it was found that magazines are given more importance by working women, and radio & T.V. are given comparatively more importance by non-working women.
6. Working and non-working women have different views regarding the importance of brand name and guarantee period. Brand name is given more importance by working women and guarantee period has been given more importance by non-working women. Lower-strata of working women have given more importance to guarantee period as compared to upper-strata of working women.



Suggestions- The number of working women is increasing day by day, in India as well as abroad so, while formulating the marketing strategy, marketing manager must keep in views the purchasing strategy of customers. Though this study is limited, it is limited only on the sample chosen from Bahadurgarh city and as such no generalization can be made on the basis of this study, yet the following suggestions may improve importance of marketing management.

1. First of all the marketer must keep in mind by whom the purchase decision is made so that the goods can be produced on the basis of liking the customers and the marketing programme is directed to the relevant segment. In this regard, it can be suggested that mostly the decision regarding convenience goods and speciality goods are made by wives and regarding shopping goods the decision is made by the husbands.
2. Mostly the women like to purchase convenience goods on monthly basis so the goods must be packed, keeping in view, the normal monthly consumption of these goods. Home delivery can also be provided in this regard.
3. Good quality and convenience in shopping must be two important services provided by the marketer and prices should be reasonably fixed so that the consumers may get the maximum utility of the money spent by them.
4. Company producing the product must try to indicate their name so that more and more customers if satisfied with their product try to use the other products of the same company.
5. While manufacturing the shopping goods, producers must try to manufacture these products, which are technologically superior and must also provide the guarantee for sufficient period for these goods.

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