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## A STUDY ON THE GENERAL BUYING PATTERN OF WOMEN CONSUMERS IN MUMBAI FOR CERTAIN PRODUCTS

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*It is well known fact that women contribute a great deal towards global spending. 80% of the family's purchase decisions are made by women – be it groceries, consumer durables, clothes for their family members etc.. In the olden times, men were the decision-makers with respect to family purchases. However, since the past 5 – 6 decades, there has been a considerable change in demographics and psychographics of the Indian population. Women have become more independent, educated and knowledgeable and their overall awareness has increased. They are achievers in the professions they undertake and they excel in it too. They possess a lot of dispensable income and they spend a part of it to enhance their beauty, appearance and personality. Some of the products which women use for self-consumption are apparels, bags, footwear, jewellery and cosmetics. Also, they have become more tech-savvy and their reliance on visual and digital media for gathering information has increased. Women do not believe in hearsay and would like to analyse and scrutinize the products themselves before buying. Marketers have to be very careful while designing products and marketing them to women because unlike men, it is very difficult to convince women or deceive them. Marketing messages have to be very specific and have to appeal to women with respect to their exact needs and requirements. In this study we have tried to explore the buying behaviour of women for certain products such as apparels, footwear and parlour services. Through our research we have tried to find out the factors which propel women to purchase products and services of their interest.*

**Keywords:** Women, Women Consumers, Apparels, Footwear, Beauty Parlour,

### INTRODUCTION

Women are responsible for major purchase decisions in the family. They are driving the world economy. Globally, women control nearly \$20 trillion in annual consumer spending and that [<http://www.ncrdsims.edu.in/NBR-e-journal>]

figure would move to \$28 trillion in the next five years. It is very difficult to ignore women consumers especially since their numbers are so high and also due to their influence on the buying behaviour of other major segments. Companies have understood that if they have to succeed in the long run, they will have to address the woman consumer in an appropriate manner. Underestimating a woman consumer will be the greatest mistake marketers would make. Therefore, marketers are all out to woo this particular segment as this segment seems to be most promising as they hold major control over the household income.

When a comprehensive study was carried out by the Boston Consulting Group in 2008, much was found out about how women felt about their work and their lives and how they were being served by businesses. It is evident that there is lot of room for improvement. Women feel that they are vastly underserved. The feeling among women is that they are undervalued in the market place and underestimated at their workplaces. Women are extremely busy and they are constantly pressed for time. They juggle many jobs together and also handle conflicting priorities. Few companies have understood them and have responded towards their need for time saving solutions, products or services.

It is still tough for a woman to find the right product she is looking for; be it apparels, shoes, a healthy meal or financial advice. Even though women control most of the consumer spending, marketers behave as if the role of women in the market place is inconsequential. Companies continue to offer women poorly conceived products and services and out-dated marketing narratives that promote female stereotypes. Even in the case of cars, it has been seen that the design aspects and features are given more importance than the utility and spatial aspects. Women dump a lot of things into their cars and need a lot of storage space. A lot has to do with the changing demographics of women over the last 30 – 40 years.

Nowadays, women are educated, knowledgeable, well informed and independent. They practice various professions and have a mind of their own. They do not believe in hearsay and would like to analyse and scrutinize the products themselves. It is very difficult to deceive women consumers, as many of them are quite tech-savvy and believe in comparing various features of the product before purchasing them.

There are certain products which women use for **self-consumption, for improving their confidence and personality** and to be in touch with the latest fashion trends with respect to products and services such as apparels, accessories, footwear, bags etc. Women even visit beauty

parlours to enhance their beauty. These products and services help improve their personality and psychologically gives a boost to their self-esteem and self-worth.

The change in psychographics and demographics is all the more evident in India, where , post liberalisation, a great shift has taken place with respect to women empowerment with a greater number of women coming to the forefront for building the Indian economy. The independence, greater dispensable income, lack of time, family responsibilities and awareness about fashion has given rise to a new set of requirements and gaps which marketers are trying to fill. However, it is necessary to find out as to what it is exactly that women look for in products, whether they influenced by promotional strategies of marketers or by positive word of mouth by reference groups.

According to Marti Barletta, they are put off by patronizing advertisements which blatantly tell them, ‘You should buy it’. On the other hand, they respond best to conversational and informational ad pitches which helps them weigh the pros and cons of product they are looking forward to purchase.(Barletta M., 2006).

In this study we are going to analyse women consumer behaviour with respect to specific products and service. We would derive the variables that propel women to buy these products and we would deduce the underlying feelings towards purchasing these specific products and service. This study would help marketers to understand the specific needs and wants of women consumers and will help them to devise appropriate strategies to target them.

## **LITERATURE REVIEW**

“Consumer behaviour are activities people undertake when obtaining, consuming and disposing of products and services. Obtaining refers to the activities leading up to and including the purchase or receipt of a product. Consuming refers to how where, when and under what circumstances consumer use products. Disposing includes how consumers get rid of products and packaging.” (Blackwell et al; 2005). In short, consumer behaviour can be defined as a field of study, focusing on consumer activities. Mowen and Minor (1998) describe Consumer Behaviour as the study of the buying units and the exchange processes involved in acquiring ,consuming and disposing of goods , services, experiences and ideas. The term buying units is used rather than consumers. Schiffman et al (2010) defined consumer behaviour as the behaviour

that consumers display in searching for, purchasing, using, evaluating and disposing of products and services that they expect will satisfy their needs. Consumer behaviour focuses on how individual consumers and families or households make decisions to spend their available resources (time, money, effort ) on consumption related items.

Women now dominate consumer purchasing to such a degree that some companies like Procter & Gamble have started simply referring to consumers with the pronoun 'she'. The world over, women are joining the workforce, earning their own money and also driving the spending of their spouses – they have become alpha consumers of planet earth. (B. Brennan, 2011).

In India, increasing number of women are becoming earning members of the family. Rising westernization and changing lifestyle have made urban women to proactively seek for health and beauty offerings to look and feel good. Media influences and increasing levels of literacy is stimulating awareness of personal hygiene as well as beauty consciousness, enhancing the adoption and frequency of usage of cosmetics, toiletries and visits to beauty salons, especially amongst urban users.

Since most of the marketers are men, they design products and services without giving much relevance to women. Most of the firms believe that men and women think the same way. An increase in the purchasing power of women has unleashed major changes in the society as well as in their consumption patterns. These changes give rise new products and services.

The various changes in demographics pertaining to women are delayed marriages, higher divorce rates, single parent families etc.. Thus the opportunities for marketers are tremendous and it is imperative for companies to understand the implications of these demographic changes. (B. Brennan, 2011)

With respect to the study regarding the Dynamics of women buyer behaviour with respect to apparels, it was found out that the most important source of information was found to be family and friends followed by internet and advertisement. It was observed in the study that Price, Fitting, Income Level of consumers are significant factors and females have distinctive appeal for these factors in distinctive apparel shopping behaviour and should be considered seriously by apparel retailers in strategy formulation while giving critical importance to these factors. There are some factors which are found to be insignificant like Status, Durability, and celebrity

endorsement, hence can be ignored by the apparel retailers in their efforts to tap and capture the market. (N.Rajput, 2012)

With respect to a study conducted in Sangli city with respect to women's attitudes and preference towards footwear, it was concluded that the tendency of women to prefer a particular brand among footwear brand name, brand image plays an essential role and women are highly satisfied with their choice of footwear brand. (Yadav J. et al, 2013)

In an independent study by Swirl, an independent research firm of 1,000 women shoppers it was found that even though women are willing to share their personal information with retailers online, they expect marketers to focus on improving their in-store shopping experience. It was found that 76% of women prefer to shop from stores rather than online. It has been seen that though many marketers are busy building their online capabilities, vast majority of women consumers don't like to shop for clothes and shoes using their mobile phones.

Women constitute around 48.3 percent of India's population (2001 census). There are 50.69 lakh working women in the organized sector in India, of these, the central government employees about 6 lakh, the state government and bodies under the state government employ about 17 lakhs. The buying behaviour of young female consumers in India have changed that separates them from older shoppers. They have started consuming earlier than the previous generations. Circumstances, situations and the environment gives them several reasons and opportunities to shop. There is a lot of influence of the media such as television and internet which propels their buying behaviour. Women in India will play a major role as consumers and will thus make India richer by 12% by 2015 and 25% richer by 2025 according to a report commissioned by private equity fund Everstone Capital. Also, it has been projected that India's working population will grow by a third in the next thirty years. Number of women entering the working population will exceed that of men. According to Abheek Singhi, a partner and director in BCG's Mumbai office, the propensity of women shopping for themselves has increased, as has their decision making for the rest of the family.

Women have always sought ways to get the good feeling that comes from enhancing their natural looks. Knowing that they look good has a powerful and positive effect on women. It makes them feel more confident, engaging and attractive. Women who spend as much as they

can on beauty report feeling more satisfied, successful and powerful. The proliferation of brands and the stepped up pace of innovation has given women more choice and as a result a tendency to always be on a lookout for the next new thing. According to a study by Boston Consulting Group in the book by Silverstein and Sayre, it was found out none of the women studied, needed new clothing. They had plenty of garments in their closets, dressers and wardrobes. When women don't get the clothes that fit them, it can be very frustrating. That is when they move to products like jewellery, footwear and handbags. She does not have to worry about her weight when she needs to try on a handbag. (Silverstein M. et al, 2009)

Women view shopping as a fun, satisfying, hedonic and joyful activity. The female attitude towards shopping seems very positive and they look forward to it with cheerful prospects. Clothing is an important part and parcel of women's life and plays an imperative role in building the identity of the women. The very important tool which is used by women to strengthen her self-esteem is clothes. According to Namita Rajput et al (2012), "women view shopping as a fun, satisfying, hedonic and joyful activity." All the positive experiences of women while shopping for clothes propel women to purchase more thus contributing to the growth of this industry. Women are always attracted towards products which encourages their self-expression such as clothes, handbags, jewellery, cosmetics etc.

Companies in India are taking advantage of this period of social, demographic and economic transition. Many marketers are weaving their marketing strategies to woo women consumers. Banks prefer women consumers for offering loans as they have a greater probability of repayment and they use their financial resources more productively. According to Marti Barletta, women tend to be valuable customers for three reasons. Firstly they are loyal, secondly, women spread positive word of mouth of a product or service if they are satisfied and thirdly, since more men are being laid off there is more likelihood of women bringing in the major share of the household income.

Regardless of their income level or social status, women spend more or make up on clothes. (Schaninger, 1981). Women spend significant part of their income on clothes, jewellery and accessories (Zollo, 1995). Women tend to use clothing to enhance their mood and social self esteem (Kwon and Shim 1999). Women are more likely to go shopping to pass time, to browse around or just as an escape.

**OBJECTIVES OF THE STUDY**

1. To study the general pattern of buying behaviour among women for certain products.
2. To study the factors due to which women purchase certain products for their self-consumption.
3. To arrive upon some main variables that decide purchase behaviour among women

**RESEARCH METHODOLOGY**

Sample Description : Women in the age group 25 to 50

Sample size : 50 respondents

Area of research : Select suburbs of Mumbai

Type of study : Descriptive cross sectional research

Data collection tool : Questionnaire

Sampling method : Non-probability sampling (Convenience sampling) as we require women belonging to specific demographic criteria.

Description of products under study :

Apparels : All readymade apparels excluding sarees and sportswear

Footwear : All footwear excluding casual footwear

Parlour services : Organised and unorganised beauty salons/parlours offering services such as haircuts, clean-ups, facials, waxing, threading and facial beauty treatments

Sources of data : This would basically be a primary research ably supported by secondary data sources which would complement the studies and strengthen the research effort.

Data Analysis tools used : Percentage Analysis Method and Factor Analysis (SPSS – Statistical package for Social Sciences)

**DATA ANALYSIS AND INTERPRETATION**

1. The split up of the respondents were as follows :
  - 26 To 32 years – 32%
  - 33 To 39 years – 16%
  - 40 – 45 years – 34%
  - > 45 years – 17%

2. For 38% respondents, the shopping amount per outing was Rs. 3001 – 5000 and for 34% of the respondents it was Rs. 1000 to 3000.
3. The most preferred place for shopping was malls, followed by stand-alone stores and boutiques. Around 30% respondents favoured online shopping.
4. Around 40% respondents visited beauty parlours more than 6 times annually, 10% 5 – 6 times, 26% 3 -4 times and 12% 1 -2 times.
5. 100% of the respondents like to look / feel good. The close second comes ‘to feel confident’ and third reason is ‘to gather appreciation from others’.
6. More than 68% of women respondents possess more than 5 pairs of footwear at any point in time and according to them, Comfort was the most important aspect while choosing footwear closely followed by design and brand.
7. Around 44% of the respondents purchased apparels every three months, 26% purchased monthly and 16% purchased half yearly.

**Reliability Test**

**Table 1 Reliability Statistics**

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.813	.825	13

**Factor Analysis Output Table 2**

**KMO and Bartlett's Test**

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	.759
Bartlett's Test of Sphericity	Approx. Chi-Square
	292.374
	df
	78
	Sig.
	.000



Table 3

## Communalities

	Initial	Extraction
PLS	1.000	.828
RLX	1.000	.817
ONLINE	1.000	.458
SHMLST	1.000	.552
FRQAPP	1.000	.762
FRQSH	1.000	.700
ENJMETIME	1.000	.617
WLBNGIMP	1.000	.678
IMPWLDRSD	1.000	.696
WLDRENHPR	1.000	.440
IMPRCONF	1.000	.800
ENJAPPR	1.000	.604
BTRTHNFRN	1.000	.486

Extraction Method: Principal Component Analysis.

Table 4

## TOTAL VARIANCE EXPLAINED

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	4.653	35.789	35.789	4.653	35.789	35.789	3.950	30.388	30.388
2	2.151	16.549	52.339	2.151	16.549	52.339	2.377	18.287	48.675
3	1.634	12.570	64.909	1.634	12.570	64.909	2.110	16.234	64.909
4	.931	7.158	72.066						
5	.749	5.764	77.830						
6	.637	4.897	82.727						
7	.556	4.275	87.002						
8	.445	3.422	90.424						
9	.409	3.144	93.568						
10	.269	2.069	95.636						
11	.228	1.753	97.389						
12	.194	1.492	98.881						
13	.146	1.119	100.000						

**Table 5**      **Component Matrix<sup>a</sup>**

	Component		
	1	2	3
PLS	.549	.308	-.657
RLX	.525	.531	-.509
ONLINE	.247	.533	.335
SHMLST	.002	.402	.625
FRQAPP	.509	.709	.029
FRQSH	.667	.451	.226
ENJMETIME	.689	-.185	.329
WLBNGIMP	.609	-.266	.486
IMPWLDRSD	.791	-.237	-.121
WLDRENHPR	.526	-.397	-.078
IMPRCONF	.874	-.188	.028
ENJAPPR	.583	-.497	-.134
BTRTHNFRN	.677	-.152	.069

Extraction Method: Principal Component Analysis.

a. 3 components extracted.

**Table 6 Rotated Component Matrix<sup>a</sup>**

	Component		
	1	2	3
PLS	.202	.885	-.069
RLX	.096	.881	.178
ONLINE	.005	.141	.662
SHMLST	-.088	-.249	.694
FRQAPP	.088	.572	.654
FRQSH	.385	.366	.646
ENJMETIME	.735	-.026	.275
WLBNGIMP	.735	-.219	.299
IMPWLDRSD	.770	.321	-.031
WLDRENHPR	.630	.089	-.187
IMPRCONF	.842	.275	.124
ENJAPPR	.719	.104	-.278
BTRTHNFRN	.664	.174	.123

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

a. Rotation converged in 5 iterations.

### Component Transformation Matrix

Component	1	2	3
1	.852	.448	.271
2	-.494	.515	.700
3	.174	-.731	.660

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

### INTERPRETATION OF FACTOR ANALYSIS OUTPUT

A higher **Cronbach's  $\alpha$  value of 0.825** (Table 1) suggests that the variables under study are highly correlated and that factor analysis can be applied to this data.

#### KMO and Bartlett's Test

Table 2 shows two tests that indicate the suitability of your data for structure detection. The **Kaiser-Meyer-Olkin Measure of Sampling Adequacy** is a statistic that indicates the proportion of variance in the variables that might be caused by underlying factors. In this study, the result of Bartlett's test of sphericity (0.00) and **KMO (0.759)** indicates that the data are appropriate for factor analysis.

As evident from the Table 4, we find the three factors extracted together accounts for **64.909 %** of the total variance. (information contained in the original 13 variables).

Hence we have reduced the number of variables from 13 to 3 underlying factors. We can assume a cut-off of 0.650 for the variables contributing to a particular factor. Looking at the Rotated Component Matrix, we can see that the variables 'Looking good improves my confidence', 'Feel important when well dressed', 'My well-being is as important as other priorities', 'I enjoy my "me time"', 'I enjoy the appreciation on looking good', 'I like to look better than friends' have loadings of 0.842, 0.770, 0.735, 0.735, 0.719 and 0.664 on factor 1. This suggests that factor 1 is a combination of these 6 variables. We can name this factor '**Self Realization**'.

Now, for factor 2 we can see that ‘Shopping gives me pleasure’, ‘Shopping helps me relax’ have a loading of .885 and .881 on factor 2. We can name this factor ‘**Retail therapy**’.

The variables ‘I like shopping at malls and stores’, ‘I like online shopping’ and ‘I shop frequently for apparels’ have a loading of .694 , .662 and .654 on factor 3. We could name this factor ‘**Shopaholic**’.

### **LIMITATIONS OF THE STUDY**

1. The study has been conducted on women residing in Mumbai and therefore cannot be applied to women residing in other metropolitan cities or rural areas.
2. The sampling method used is Judgemental sampling and therefore results could be biased.
3. The study has been conducted during a specific time period February to May 2015.
4. The study concerns women buying behaviour with respect to specific products such as apparels, footwear and parlour services.
5. We shall be studying the buying behaviour of specific segments of women, which cannot be generalised to other segments such as teenagers and women in their late forties.
6. The sample size being only 50 respondents, the accuracy of the study would be limited.

### **CONCLUSION**

In India, women consumers are of utmost importance in present times due to the great shift in demographics. This change is more evident since the past 5 – 6 decades whereby an increasing number of women have entered the workforce. In today’s times, women are educated, independent, hold responsible positions at their jobs and there are many women entrepreneurs who run and sustain their businesses. Women possess a lot of dispensable income which they can spend freely on the products they consume themselves (for their self-gratification). In the olden times, women used to just limit themselves to purchasing groceries and food items. Present day woman makes the final decisions regarding 80% of family’s monthly/annual purchases. Since women are independent and manage their lives all by themselves, it is the common requirement of all these women to be presentable and appear confident in their day to day dealings and transactions.

It is here that the need for products for self-consumption take a centre-stage like apparels, footwear, cosmetics and services such as beauty treatment etc. Also, unlike earlier times, women visit beauty parlours/salons more frequently as the emphasis is on looking and feeling good. This also boosts their confidence levels and helps them perform better in their jobs or businesses. While shopping for footwear, the emphasis for majority of the women is comfort, closely followed by design and brand. This behaviour shows that women shop for products prudently by weighing all pros and cons. Emphasis on comfort is because women do a lot of moving around and design satisfies the 'feel good factor' which a woman is looking for.

Also, this study was conducted to find out the factors which propel women consumers for purchasing certain products for self-consumption such as apparels, footwear and parlour services. The sample consisted of a particular segment of working women and the questionnaire was designed to study various aspects of women's purchase behaviour. In this particular segment, the amount spent per shopping outing, the frequency of purchasing apparels and shoes, the frequency of visiting a beauty salon and the underlying reasons for purchasing a footwear were explored. Questionnaires were distributed to the respondents and their feedback gathered. Based on the responses, many questions with respect to the consumption pattern were answered and also statistical tests were applied to find out the underlying factors which propel women to purchase products like apparels, and footwear and to avail parlour services.

The factors that were derived through the study proved that today's woman wants to give importance to her needs and well-being. It is also evident that women find shopping to be a pleasurable experience, as it relaxes her and the frequency of shopping emphasises that majority of women are addicted to the shopping experience. This inference could be of great importance to marketers as they could design appropriate strategies for creating new products and services and also for making shopping a pleasurable experience for women. Also the fact that women are shopaholic implies that they are habitual shoppers; therefore offering increased opportunities for marketers for selling products and services that women use for self-consumption and for enhancing their beauty and personality.

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