

CONTEMPORARY DIMENSIONS OF PURCHASING BEHAVIOUR OF EMPLOYED WOMEN IN CHENNAI CITY (Based on Nine Contributing Attributes)

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ABSTRACT

The purpose of this study was to ascertain the purchasing habits of working women. The online form made with Google Forms was distributed to working women in Chennai who are above the age of eighteen and have purchasing power throughout the study's data gathering phase. The study comprised a total of 187 people who willingly agreed to participate and who thoroughly completed the questionnaire. The study employed a descriptive research paradigm, and basic random sampling was utilized to get the data. Using the SPSS 22 package program, a number of statistical tests were used to analyze the data, including the "Independent T test," "KMO test," "Factor Analysis," and "Reliability."

In the aspects of employed women's purchasing style views, nine components surfaced. The factors that were collected were named based on the things that comprised each factor. "Confused," "Brand Loyal," "Careless," "Contented," "Fashion Conscious," "Pleasure Conscious," "Careful and Price Conscious," and "Perfectionist" are the variables, in that order. Furthermore, the study revealed statistically significant relationships between the work status of female customers and their purchasing patterns. This study suggests that housewives are more vulnerable in terms of careless and happy dimensions, whereas employed women are more sensitive in terms of brand conscious, pleasure conscious, price conscious and cautious, and confused.

Keywords: Purchasing style, employed women, consumer behaviour.

INTRODUCTION:

Women who work and use their purchasing power to satisfy societal, familial, or personal demands are referred to as employed women. Their consumption habits provide details about their culture, identity, and social and economic standing, among other things. One may argue that female customers who have jobs will exhibit distinct buying habits and styles.

One consumer category that should be taken into account in the examination of consumption behaviors in the current period is employed women. Since studies demonstrate the effectiveness of employed women's decisions According to gender stereotypes, women are linked to the home and work, hence they are the primary consumers who make purchases to

support the household, as well as her personal and professional requirements; as a result, her shopping preferences are formed. The interesting point is employed women have a mind of subjectivity in all domains, involving in profession enhances their life status in light of the evolving social structure and knowledge. Their purchasing behaviors, decision-making processes, and consuming patterns all alter as a result of this growth. Their labor raises the income levels of the individual and the family, which raises standards for excellence in the choice and acquisition of goods.

The study is divided into four sections: methodology, analysis, conclusion, and suggestions.

When making purchases, employed women are influenced by a variety of internal and external attributes or factors. Traditionally these factors include demographics, lifestyles, and biological clocks of the customers. Sometimes they encourage a decision during the purchase activity based on the purchasing behavior. In Modern times, Consumers' emotional and intellectual inclinations that are touching before, during, and after purchases may be characterized as their purchasing style.

Review of literature:

Research indicates that women employed in urban areas, in particular, have a preference for eco-friendly items and are highly attuned to product weight and adulteration (Kantha et al., 2020).

- According to Shreeraksha and Maya's (2020) study, Women in their initial earning stage 20–30 range spend a lot in shopping, and it was found that they often purchase the newest goods, particularly during sales and holidays.
- In a research conducted by Ms. Gupta and Shome (2020) with working women in India, discovered that employed women had greater improvements in their online buying behaviors and that demographic factors like the age and income level of the women had a significant impact on these behaviors.
- Bharathi & Dinesh, (2019) highlighted that traditionally, women have been viewed as the family's purchasers, and their purchasing patterns reflect this role inside the home. However, it may be argued that women's responsibilities as family shoppers have changed in light of the recent dramatic increase in the percentage of working women
- Akter, (2018). Explained that it has been observed that independent working women are highly knowledgeable about a product's brand, quality, and price and take their time and be thoughtful while making a purchase
- Mohiuddin, (2018) highlighted that the majority of employed women choose imported products over local brands where he studied to ascertain the impact lifestyle of female consumers in decision making. To get into the highly prospective women's market, it is advised that local producers enhance the quality of their products. Another noteworthy finding of the study is that employed women investigate recently released items before making any

purchases.

➤ Vural and Güllü (2017) conducted a study in which they discovered that, while working women make decisions with their husbands, housewives typically make decisions when it comes to white goods and electronic goods. In order to determine the socio-economic status of women in Kazakhstan's and their purchasing process,

➤ Bansal & Dewan, (2017) carried out their study in India and found that working women's apparel choices go toward branded outlets. and search for additional data about the thing they purchased.

Objectives:

1. To find out the socio-economic profile of the employed women in Chennai city
2. To find out the contributing attributes which influence purchasing style of the sample respondent
3. To Rank the attributes considering its sub factors
4. To identify the challenges and offer recommendations

Statement of Problem:

Since many women are becoming financially independent through their careers or businesses in the recent age as a result of education and women's empowerment, businesses that target women as their target market generally need to be aware of the shopping habits and fashions of this demographic. To thrive in the market, it is vital to comprehend the purchasing characteristics of employed women consumers in the modern era.. A thorough assessment of multiple issues is necessary.

More specifically, there is no sufficient research to ascertain the purchasing habits of employed women in one extension. In this sense, this study stands out from others, and its objective is to determine the relationship between the shopping habits of women and their employment level and finding out the purchasing characteristics of employed women to contribute positively to the corpus of literature.

Research Model

This study is Descriptive in nature, its primary goal is to evaluate the shopping characteristics of employed women in Chennai.. Additionally, factor analysis and ranking analysis were done. As per the research paradigm, various aspects of their purchasing behavior were ascertained.

Hypotheses:

Ho: There is no significant relationship between personal factors and contributing attributes of employed women

Ho: There is no significant relationship between personal factors and factors influencing purchases decision of employed women

Research methodology and tools used:

Finding information about shopping patterns of employed female clients was the main goal of this study in order to determine their preferences for purchases. The target audience for this research is employed women who are at least eighteen years old. An online survey method was used to collect participant responses to primary sources for the study.

- The nominal scale was used to collect the questions about age, marital status, and employment that were utilized to determine the socio demographic variables.
- An ordinal scale was used to generate the questions regarding income and educational attainment. These were the inquiries in the questionnaire's initial section A.
- Simple percentage analysis, Ranking analysis and Factor analysis were used in this study in an attempt to use quantitative and qualitative data to explain the causal linkages between the qualities within the framework of the generated hypotheses. Furthermore, since testing the established model is sought, it may be said that the research is descriptive.

FINDINGS:**Table 1.**

Socio Economic profile of the respondents		
Marital Status	F	%
Unmarried	52	28.5
Married	135	71.5
Total	187	100.0
Educational Status	F	%
Higher Secondary Level	27	14.2
Diploma Level	42	22.6
Associate Degree	26	14.0
Undergraduate	57	30.8
Postgraduate or Doctorate	35	18.5
Total	187	100.0
Occupation	F	%
Officer	66	35.5
Government Worker	20	10.5
Artisan	3	1.4
Self-employment	6	3.3
Private employee	92	49.3
Total	187	100.0
Income	F	%
Upto Rs. 35,000	36	19.5
Rs. 35,001– Rs. 50,000	51	27.5
Rs 50,001– Rs. 65,000	48	24.8
Rs. 65,001– Rs. 80,000	24	13.1
Rs. 80,001 and above	28	15.0

Total	187	100.0
Age	F	%
18 – 27 years	38	20.3
28 – 35 years	55	29.2
36 – 43 years	36	19.1
44 – 51 years	34	18.3
52 and above	24	13.1
Total	187	100.0

Source: Primary Data

From the above data it was clear that, majority of the respondents are married (71.5%), and completed their graduation (30.8%), working in a private concern with various post (49.3%) and their earning ranges between Rs. 35,000 to Rs. 65,000 per month(52.3%) with age range between 18 – 35 years. It can be depicted that they are belonging to the generation where smart phone is inevitable and thriving to lead a contemporary life style and ready to spend for their societal upliftment in terms of quality life style.

Contributing Attributes on employed women purchasing styles

- In the study area, nine modern features were found to impact the purchasing behavior of working women. "Perfectionist," "Brand Conscious," "Fashion Conscious," "Pleasure Conscious," "Careful and Price Conscious," "Confused," "Brand Loyal," "Careless," and "Contented" are the names given to these qualities, in that order. 2
- Those that conduct extensive investigation to select the best are perfectionists.
- Brand Conscious people favor higher-end, more recognizable brands.
- Those that follow trends are considered fashion conscious.
- Pleasure-conscious shoppers are folks who like and shop for amusement.
- People who are cautious and price conscious are people that shop carefully, look for great deals, and watch reductions.
- Confused are people who find it difficult to make decisions because there are so many brands, stores, and data available.
- Those that are brand loyal have favored brands and retailers to purchases
- Careless consumers would shop without proper thinking and they do not have any plan for their shopping.
- Contented consumers will clear with what they have, they want and they should buy.

Ranking Analysis

Table 2.

Ranking Related to Determining attributes of Purchase of Employed women		
Attributes	Statements	Rank
Perfectionist		
A4	High quality of the product	I
A3	Buy the creamy stuff.	II
A2	Ready to put effort.	III

A5	High standards matching expectations	IV
A1	Buying good quality products	V
Brand Conscious		
A3	Better price with better quality.	I
A2	Embrace expensive brands.	II
A5	Most advertised brands.	III
A4	Top selling brands.	IV
A1	Well-known brands	V
Fashion Conscious		
A3	Having a trendy, eye-catching	I
A4	up to date with changing technologies.	II
A5	stylish apparels in the wardrobe.	III
A2	distinct trademark from distinctive shops	IV
A1	new and exciting things.	V
Pleasure Conscious		
A3	Wandering around stores.	I
A1	Do not enjoy shopping.	II
A4	Fast shopper	III
A2	Shopping as front runner	IV
Careful and Price Conscious		
A5	Shopping and comparison will be done.	I
A2	Go for special sale product.	II
A3	figure the best profit for money option.	III
A4	not to overspend during shopping.	IV
A6	arrange my shopping better and more precisely	V
A1	prefer low priced products.	VI
Confused		
A2	Confusion between the shops.	I
A3	Many brands leads to confusion.	II
A1	More information leads to confuse.	III
Brand Loyal		
A1	relish shopping.	I
A2	buy favorite brands repeatedly.	II
A3	visit the same store	III
Careless		
A1	inattentive dealings	I
A2	careless while shopping.	II
Contented		
A1	No need to satisfy	I
A2	Good enough product is good to purchases	II

Source: Primary Data

Factors influencing purchase decision of employed women:

Factor analysis

In this factor analysis, there are twenty-four attributes listed, all the twenty-four factors are distinctive contributors. The respondents may have same kind of ideology about some attributes which are clubbed together.

Table 3.
Listing of attributes

Factor . No	Attributes
F1	Sources of Information
F2	Availability
F3	Government Rating
F4	Cost of electricity
F5	Type of House
F6	Terms / Conditions
F7	Discount / Exchange Schemes
F8	Price
F9	Reviews
F10	Usage of Goods
F11	Post purchases Experience
F12	Income / Estimation
F13	Past Experience
F14	Technical advancement
F15	Warranty
F16	Product specifications
F17	Quality
F18	Brand
F19	Dealer experience
F20	Add on features
F21	Foreign brands
F22	Spares availability
F23	Expected life time
F24	Loans and finance facilities

To find out the relationship among these factors and plotting the attributes into consideration, it is important to examine the KMO and Bartlett's Test

Table 4.
KMO and Bartlett's Test

Sampling Adequacy		.906
Bartlett's Test of Sphericity	Chi-Square	6262.468
	Df	267
	Sig.	.000

Source: Compiled from Primary Data

It is clear from the table above that the KMO value is 0.906 which is more than adequate level, which is the acceptable score. The Bartlett's Test of Sphericity is 6662.486 which is significant at 0.000 thereby confirming that the data is satisfactory enough to perform factor analysis.

Table 5.
Variance Explained by factors

Component	Eigen Value	% of Variance Explained	Cumulative %
1	11.732	23.901	23.901
2	1.151	14.739	38.640
3	1.524	13.162	51.802
4	1.049	10.757	62.559

Source: Compiled from Primary Data

The above table explains the factor derived with Eigen value and the percentage of variance explained by these factors. Four factors were identified from twenty-four statements with a satisfactory Eigen value score more than 1.

These four factors would explain for about 66 percent of total variance, which can sufficiently explain all twenty-four statements.

Table 6.
Rotated Component Matrix

	Component				Eigen Value	Variance
	1	2	3	4		
After Sales Service	.789				11.613	24.019
Your Past Experience	.764					
Your Income / Budget	.759					
Quality of the Product	.712					
Warranty Period	.662					
Utility of Goods	.672					
Noise	.613					
Price of Goods	.609					
Product Features	.587					
Latest Technology	.561					
Offers - Like Discount / Exchange Schemes	.429				1.471	15.739
Availability of Information		.774				
Availability of the Product		.717				
Electricity Consumption		.678				
Star Rating		.638			1.395	14.162
Availability of Spares			.675			
Imported Product			.657			
Durability			.640			
Credit Facility			.597			

Brand			.52			
Salesman’s pinion				.751	1.009	10.767
Delivery terms / options				.627		
House - Space Consideration				.599		
Size / Capacity / Space				.485		

Source: Compiled from Primary Data

The above table indicates the four factors

First factor as Economic Factor with eleven attributors.

The second factors as Geographical Factor with four attributes

The third factor as Time factor it contains five sub-factors and

The fourth factor is named as Value added factor.

Table 7.
Naming of factors

Identified variables	Factor Name	Dimensions explained
After Sales Service	(Factor 1) Economic factor	The first dimension named as Economic factor with the total variance of 24.019 %
Your Past Experience		
Your Income / Budget		
Quality of the Product		
Warranty Period		
Utility of Goods		
Noise		
Price of Goods		
Product Features		
Latest Technology		
Offers - Like Discount / Exchange Schemes		
Availability of Information	(Factor 2) Geographical factor	The second factor named as Geographical factor with the total variance of 15.739%
Availability of the Product		
Electricity Consumption		
Star Rating		
Availability of Spares	(Factor 3) Time factor	The third factor named as Time factor with total variance of 14.162%
Imported Product		
Durability		
Credit Facility		
Brand		
Salesman’s Opinion	(Factor 4) Value added factor	The fourth and last factor named as Value added factor with the total variance of 10.762%
Delivery terms / options		
House - Space Consideration		
Size / Capacity / Space		

Segmentation of respondents based on factors that influencing to purchase BEE Labelled White Goods

All the respondents are may not have same opinion in purchase decision on good. Different people have different opinion in the purchase decision based on price, quality and size of the product, their knowledge and experience and many other factors. So it is important to classify the sample respondents based on the factors influencing to purchase goods. Based on the four factors the working women are segmented by applying K-means cluster analysis.

Table 8.
ANOVA

	Cluster		Error		F	Sig.
	Mean Square	Df	Mean Square	Df		
Based on Economic Factor	110.869	2	.220	382	504.948	.000
Based on Geographical factor	100.714	2	.376	382	267.790	.000
Based on Time Factor	118.207	2	.405	382	292.050	.000
Based on add on features	146.086	2	.353	382	414.361	.000

Source: Compiled from Primary Data

The above table reveals the ANOVA results, from the above table F value reveals that most influencing contributor is cost and income and size and capacity are having high F value followed by durability of household goods. This indicates that cost and income and size and capacity of household goods is the most important factor that influence the purchase decision of household goods in the study area of Ramanathapuram district.

Reliability of Segmentation

Reliability of the cluster classification and its stability among the samples is verified. The four factors are cost and income, based on availability, based on durability and size and capacity are taken as independent variables and the classification is taken as dependent to extract the reliability of segmentation.

Table 9.
Eigen values and Wilks' Lambda

Function	Eigen value	Canonical Correlation	Wilks' Lambda	Chi-square	Df	Sig.
1	5.973	.971	.141	862.947	8	.000
2	.207	.495	.798	87.943	3	.000

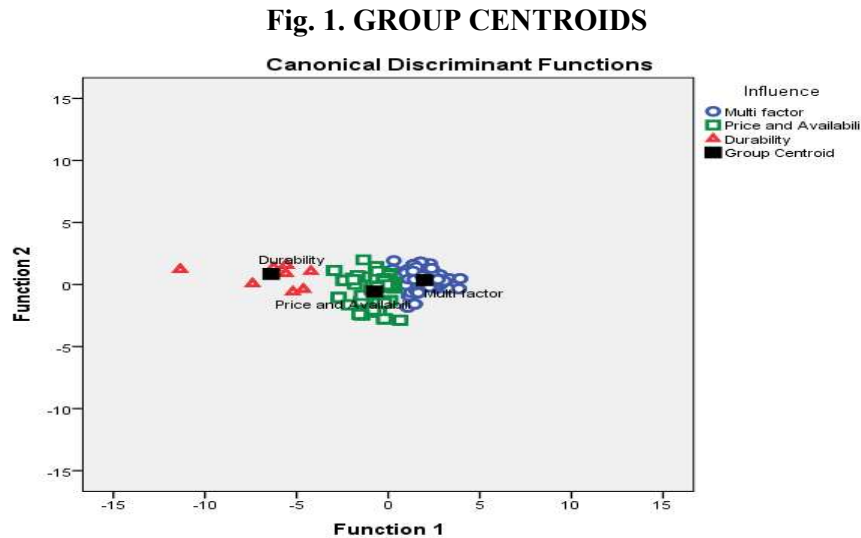
Source: Compiled from Primary Data

Table 10.
Structure Matrix

	Function	
	1	2
Based on economic factor	.616*	-.434
Based on Time Factor	.514*	.265
Based on Geographical factor	.465*	-.454
Based on value added Factor	.570	.618*

Source: Compiled from Primary Data

The above table presents the two domain functions are $Z1 = 0.616 * \text{Based on cost and income} + 0.514 * \text{Based on durability} + 0.465 * \text{Based on availability}$, $Z2 = 0.618 * \text{Based on size and capacity}$.



The above group centroids diagram reveals that all the three clusters are significantly different with different group centroids and different mean values..

Table 11.
Extent of Correct Classification

	Influence	Predicted Group Membership			Total
		Multi factor	Price and Availability	Durability	
Count	Multi factor	181	5	0	181
	Economic Factor	0	6	0	6
	Time Factor	0	0	187	187
%	Multi factor	97.2	2.8	.0	100
	Economic Factor	.0	100	.0	100
	Time Factor	.0	.0	100	100

98.7% of data processed

The above table presents the grouping on the basis of reasons.

Economic and Time segments are correctly classified with the score of 100%.181 cases accounting for 97% are classified, It can be inferred that the classification of employed women based on influencing factors considered in the purchase process of goods is correct by more than

98 %.Hence it is concluded that Factors taken for this research is accurate.

Findings And Recommendations:

➤ The survey revealed that working women prioritized brand and enjoyment over other

factors when making purchases. Companies can increase their market share and client base by providing employed women with the correct product in the proper quantity, quality, and variety. They can be happy and content with what they have.

- It was noted that working women seemed to be happier with their purchases.
- To entice customers to purchase, discounts, gift cards, and coupons must to be offered together with advertisements.
- This study suggests that employed women are generally more sensitive in terms of brand awareness, happy consciousness, Rate conscious, caution, and confusion.
- As they become more knowledgeable about the products and conduct more research, employed women can purchase with greater caution (Guha, 2013).
- Because they now have financial independence, employed women feel comfortable when they shop.
- The purchase patterns and consumption habits of working women have changed as a result of this circumstance. In this way, working women have formed buying habits by selecting high-quality, name-brand goods.
- It might be argued that working women adopt a hedonistic or partially "pleasure purchasing style" since they have discretionary income. Women may also view shopping as a social need.s

Limitations:

- This study cannot be generalized other than study area.
- Results are based on the responses on the respondents and may and may not have accurate and original information.
- Due to time and cost the research cannot be done above its limited objectives.

Conclusion:

The target group in this study was specifically selected to consist of female consumers. Due to the fact that, despite the traditional acceptance of women as mothers, wives, and ladies, women are observed to spend money on enhancing their personal identities and physical attractiveness through their involvement in the economic world. In addition, even after their work obligations, women handle the majority of the family's purchasing despite the fact that they are employed. In this way, analyzing women's buying habits will help you better grasp their desires, requirements, and expectations.

The study involved employed women consumers in Chennai who own smart phones and have access to the internet. However, determining a relationship between the shopping habits of women and their employment level in the study provides a viewpoint for further investigations. It is anticipated that expanding the sample size and incorporating a wider range of demographic backgrounds will produce more comprehensive and significant findings.

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