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## **PROTECTION AND ROLE OF INDIAN WOMEN IN CONSUMER BUYING BEHAVIOUR**

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# Protection and Role of Indian Women in Consumer Buying Behaviour

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**Abstract – Women are most powerful consumers in the world as they control almost 80 percent of the household spending. And no longer can the women's spending powers and influence be neglected. The role of women in the society and their effects has changed. Most of the marketers know that 'women are different', but we actually need a deep rooted understanding of how and why they are different.**

**The multiple and often conflicting, roles of women today pose significant challenges for marketers and researchers. This paper discusses actual and anticipated changes in women's consumer behavior on the basis of issues raised by studies of women's roles in non-marketing disciplines. Implications for research, marketing strategy, and public policy are discussed. Change brought about by the continuing evolution in women's roles have affected, and will continue to affect, all aspects of our society. The purpose of this paper is to analyze the actual and anticipated effects of these changing roles on women's consumer behavior. The issues treated herein are those raised by the other five participants in this session. Underlying the multi-disciplinary approach taken in this session is a strong belief that we can better understand and anticipate the effects of women's changing roles on consumer behavior if we make use of knowledge available in the behavioral sciences and economics. As an organizing framework, I will first treat issues directly observable in current demographic trends and then treat some interpersonal issues.**

**Keywords: Consumer Behavior, Consumer Protection, Market, Women**

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## 1. INTRODUCTION

**Consumer buying behavior** is the sum total of a consumer's attitudes, preferences, intentions, and decisions regarding the consumer's behavior in the marketplace when purchasing a product or service. The study of consumer behavior draws upon social science disciplines of anthropology, psychology, sociology, and economics.

In present era consumer is the king. When the predominance of people in a particular group feel one way or another about a product, service, entity, person, place or thing, it is said to be a generalized consumer attitude that could affect the marketing of that person, product or entity in positive or negative ways. Marketers strive to influence consumer attitudes, and understanding the pre-vailing attitude is the first step to changing it if needed. Attitudes are "mental states used by individuals to structure the way they perceive their environment and guide the way they respond to it.

**1.1 The standard model of consumer behavior** consists of a methodical and structured process. Let's take a brief look at each step.

**Problem recognition** - The first step is problem recognition. During this step, the consumer realizes that she has an unfulfilled need or want. Let's use the example of a consumer who has just been informed by her mechanic that fixing her car will cost more than it's worth. Our consumer realizes that she now has a transportation problem and wants to fulfill that need with the purchase of a car.

**Information search** - The next step is to gather information relevant to what you need to solve the problem. In our example, our consumer may engage in research on the Internet to determine the types of vehicles available and their respective features.

**Evaluation** - After information is gathered, it is evaluated against a consumer's needs, wants, preferences, and financial resources available for purchase. In our example, our consumer has decided

to narrow her choices down to three cars based upon price, comfort, and fuel efficiency.

**Purchase** - At this stage, the consumer will make a purchasing decision. The ultimate decision may be based on factors such as price or availability. For example, our consumer has decided to purchase a particular model of car because its price was the best she could negotiate and the car was available immediately.

**Post-purchase evaluation** - At this stage, the consumer will decide whether the purchase actually satisfies her needs and wants. Is our car purchaser happy with her purchase? If she is not satisfied, why isn't she?

## 1.2 Stages of the Consumer Buying Process

Six Stages to the Consumer Buying Decision Process (For complex decisions). Actual purchasing is only one stage of the process. Not all decision processes lead to a purchase. All consumer decisions do not always include all 6 stages, determined by the degree of complexity are as follows:

1. *Problem Recognition* (awareness of need)--difference between the desired state and the actual condition. Deficit in assortment of products. Hunger--Food. Hunger stimulates your need to eat. Can be stimulated by the marketer through product information--did not know you were deficient? I.E., see a commercial for a new pair of shoes, stimulates your recognition that you need a new pair of shoes.

2. *Information search*--

- Internal search
- External search - A successful information search leaves a buyer with possible alternatives, the *evoked set*.

Hungry, want to go out and eat, evoked set is

- chinese food
- indian food
- burger king
- klondike kates etc

3. *Evaluation of Alternatives*--need to establish criteria for evaluation, features the buyer wants or does not want. Rank/weight alternatives or resume search. May decide that you want to eat something spicy, Indian gets highest rank etc.

If not satisfied with your choice then returns to the search phase. Can you think of another restaurant? Look in the yellow pages etc. Information from different sources may be treated differently. Marketers try to influence by "framing" alternatives.

4. *Purchase decision*--Choose buying alternative, includes product, package, store, method of purchase etc.
5. *Purchase*--May differ from decision, time lapse between 4 & 5, product availability.
6. *Post-Purchase Evaluation*--outcome: Satisfaction or Dissatisfaction. **Cognitive Dissonance**, have you made the right decision. This can be reduced by warranties, after sales communication etc.  
After eating an Indian meal, may think that really you wanted a Chinese meal instead.

## 2. REVIEW OF LITERATURE:

### Buying Behaviour:

**Shainesh** (2004) presents that buying behavior in a business market is characterized by long cycle times, group decision making, participants from different functional areas and levels and sometimes divergent objectives, and changing roles of the participants during the buying cycle. The high levels of market and technological uncertainty of services is the complexity in the buying process. Despite all this, marketers have been remarkably remiss in not looking at women as a separate segment.[8]

**Dr. M. Subrahmanian** (2011) examine in his study "buying behavior of the new aged Indian women in the city of Chennai" with respect to the age, marital status, occupation, professional status factors, etc. to identify the decision maker and the influencer for the purchase made by the women. A sample of 200 women from the few distinct geographical areas of the Chennai city was collected. According to this study the women's value perception is multi-faceted and they are more quality oriented. When it comes to the price attribute women do not opt for the products even if it is heavily priced or low priced but to the maximum prefer when it is reasonably priced within the affordable range.[9]

### Women Buying Behaviour:

Empirically, studies have been carried out in order to develop a general understanding of what influences and performs gender in organizations (Harding, 2003; Hancock & Tyler, 2007; Tyler & Cohen, 2008; Panayiotou, 2010; Philips & Knowles, 2012;)

Analysing practice requires a shift in focus Gender scholars favour a social constructionist approach to understanding and explaining gender (**Courtenay, 2000; Fox and Murray, 2000; Leaper, 2000; Poggio, 2006**). **Dr. Gary Mortimer and Dr. Peter Clarke**(2011) in their paper on "Australian Supermarket Consumers and Gender Differences Relating to their Perceived Importance Levels of Store Characteristics" The overriding research objective was to identify which store characteristics male and female grocery

shoppers consider as important and what differences exist between the levels of importance and the shopper's gender. To that end, the results demonstrate that male and female grocery shoppers consider important store characteristics differently and there are specific characteristics that men and women consider more important. Male shoppers considered speed, convenience and efficiency to be the most important factors. Female shoppers, in contrast, reported characteristics relating to pricing, cleanliness and quality.

**Mintel, (2008)** initiates that 20-24 and 25-34 age groups are of utmost importance to the marketers as women are less anxious about quality than style in their clothing.[10] whereas **Euromonitor, (2007)** insists that in terms of spending on clothing, age is a stronger determinant of women's budget than their socioeconomic status[11]

**Zeb, Hareem; Rashid, Kashif; Javeed, M. Bi-lal (2011)** in their paper "Influence of Brands on female consumer's buying behavior in Pakistan" attempted to examine Pakistani female consumer's buying behavior and understand the key factors of branded clothing which influence female consumer's involvement towards trendy branded clothing. In this research the prime focus is on females of age 20-35 years to analyze and evaluate their perception and behavior, when they purchase their clothing brands. The results show that all the factors discussed in the literature account for their impact on the consumer involvement in fashion clothing.[12]

**Ashwin Kumar (2011)** conducted a research on "Indian Women's Buying Behavior & Their Values for the Market" This paper examined the buying behavior of Indian women & their values for the market. To achieve the objectives of the study total 500 women respondents had been selected from Delhi-NCR region. A well-structured questionnaire had been drafted to get the information regarding buying behavior of women. As we know that market cannot operate without the consumer so, the consumer is known as God for the market, as he behaves market work accordingly. Women as a consumer were also participating in buying the goods. Indian women were dominating the market by making her presence in every purchase decision. So, it is also required to know that how women behave during purchasing & it is also required that what is the value of women for the market. An effort has been made to judge the Indian women buying behavior & their values for the market in this paper. Analyses of the study found that Indian women are playing a new role as a facilitator.

Previously, the Indian women concentrated on purchases that based on family needs and wants. Her only personal indulgences were items of clothing and adornment. But now she regularly moving to Malls for shopping & take her decision herself, she has full

freedom to buy & bargain for the commodity. She also takes interest in advertisement on TV, magazines & newspaper for discount offers & new schemes on the commodity. They also realize the importance of corporate social responsibility to make their buying decision

**Dr. Gary Mortimer (2011)**, conducted a research study on "Australian Supermarket Consumers and Gender Differences Relating to their Perceived Importance Levels of Store Characteristics." Family grocery shopping was the accepted domain of women; however, modern social and demographic movements challenge traditional gender roles within the family structure. Men were engaged in grocery shopping more freely and frequently, yet the essence of male shopping behaviour and beliefs present an opportunity for examination. This research identifies specific store characteristics, investigates the perceived importance of those characteristics and explores gender, age and income differences that may exist. A random sample collection methodology involved 280 male and female grocery shoppers was selected. Results indicated significant statistical differences between genders based on perceptions of importance of most store characteristics. Overall, male grocery shoppers considered supermarket store characteristics less important than female shoppers. Income did not affect shoppers' level of associated importance; however respondents' age, education and occupation influenced perceptions of price, promotions and cleanliness.

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**Dr. Sriparna Guha (2013)** conducted a research study on "The changing perception and buying

behaviour of women consumer in Urban India". The working women segment has significantly influenced the modern marketing concept. The objective of this paper is to identify the changing perception and comparison of buying behaviour for working and non-working women in Urban India. It suggests that women due to their multiple roles influence their own and of their family members' buying behaviour. The study also reveals that working women are price, quality and brand conscious and highly influenced by the others in shopping.

### 1. Categories that Affect the Consumer Buying Decision Process

A consumer, making a purchase decision will be affected by the following three factors:

1. Personal
2. Psychological
3. Social

The marketer must be aware of these factors in order to develop an appropriate MM for its target market.

#### ➤ Personal

Unique to a particular person, demographic factors are Sex, Race, Age etc.

Now days in the family women are responsible for the decision making.

Young people are also purchase things for different reasons than older people.

#### ➤ Psychological factors

Psychological factors include:

##### • Motives--

A motive is an internal energizing force that orients a person's activities toward satisfying a need or achieving a goal.

Actions are effected by a set of motives, not just one. If marketers can identify motives then they can better develop a marketing mix.

MASLOW hierarchy of needs!!

- Physiological
- Safety
- Love and Belonging
- Esteem
- Self-Actualization

Need to determine what level of the hierarchy the consumers are apt to determine what motivates their purchases.

#### ➤ Social

Social classes are defined as groups more or less homogenous and ranked against each other according to a form of social hierarchy. Even if it's very large groups, we usually find similar values, lifestyles, interests and behaviors in individuals belonging to the same social class.

We often assume three general categories among social classes: lower class, middle class and upper class.

People from different social classes tend to have different desires and consumption patterns. Disparities are resulting from the difference in their purchasing power but not only. According to some researchers, behavior and buying habits would also be a way of identification and belonging to its social class.

Beyond a common foundation to the whole population and taking into account that many counterexample naturally exist, they usually do not always buy the same products, do not choose the same kind of vacation, do not always watch the same TV shows, do not always read the same magazines, do not have the same hobbies and do not always go in the same types of retailers and stores.

For example, consumers from the middle class and upper class generally consume more balanced and healthy food products than those from the lower class.

They don't go in the same stores either. If some retailers are, of course, patronized by everyone, some are more specifically targeted to upper classes such as The Fresh Market, Whole Foods Market, Barneys New York or Nordstrom. While others, such as discount supermarkets, attract more consumers from the lower class.

Some studies have also suggested that the social perception of a brand or a retailer is playing a role in the behavior and purchasing decisions of consumers.

In addition, the consumer buying behavior may also change according to social class. A consumer from the lower class will be more focused on price while a shopper from the upper class will be more attracted to elements such as quality, innovation, features, or even the "social benefit" that he can obtain from the product.

### 4. The role of Indian women in consumer buying behavior:

Gone are the days when "Indian women" were the stereotype household ones - the circumference being their family and their home. Today's women are "the women of substance". Together with her sharing and caring job, she displays the hidden ambition in her ambit to the world - her real caliber comes to force. To carry on with this, she searches information and selects the best to strike a big deal. The process, that



is catering to her interest, is a dominate role player in her decision making. The same is applicable when she is in a "Buying Role". The buying process is a complex phenomenon involving not a few but a large number of inputs; it's processing, the outcomes together with the exogenous variables and the environmental factors. The Indian woman here is no new to this job and her presence and role is a crucial aspect in family purchase decision - making. Rising literacy and education level and increasing number of working women have caught the eyes of the marketers as they are not only designing their products to suit their needs but also designing their marketing strategies taking into account the role of woman is actively involved in every type of family purchase decision in a way or other.

### ➤ **Employment**

In examining the effects of women's employment, Kohen points out that, while leisure is important to the working woman, it is frequently less fulfilling of them than is their work. In terms of their basic life priorities, this seems quite reasonable. Yet, it also seems reasonable to expect that changes in women's role-related attitudes will be reflected in their leisure pursuits. There is limited support in the literature for this hypothesis (Gentry and Doering undated). There is also the suggestion that women, like men, consider work and leisure to be interrelated and that women, even more than man, enjoy competitive leisure pursuits (Hawes, Blackwell and Talarzyk 1975).

In view of the limited amount of research available, some research questions seem to be in order. It seems clear that the scarce leisure time of the working woman should be highly valued. How does she approach the use of that leisure time? Does she see it as an end in itself or as an integral part of a well-rounded life, i.e., as a way of keeping herself mentally and physically fit to cope with her work and personal activities? If she is married, does she reserve her leisure time for family activities or does she feel that she is entitled to some "time of her own?"

### ➤ **Women-headed households**

Both Elkstrom and Kahne point out those single women are disproportionately represented in the labor force and Kohen adds that one out of every six families is headed by a woman. Given current rates of divorce and of chosen singlehood, these trends seem likely to continue.

Expected differences in consumer behavior suggest that we should be looking at three different groups of currently single women:

- Single women without families who are less than 55 years old (3 million in 1978).

- Single women without families who are 55 years or older (7.3 million in 1978).
- Single women who are family heads (5 million in 1978) (U.S. Department of Commerce 1978).

From 1970 to 1978, the moot rapidly growing group of never-married women was the 25-34 age range (14% of all never-married women). Age alone makes them a prime market for consumer goods, as does the fact that they are the best-educated of the women in this age bracket. In spite of the size of this market, only media catering to the young, single woman have published information which examines it specifically.

### ➤ **Consumer Behaviour and Consumer Protection in India:**

The process of development coupled with increasing liberalization and globalisation across the country has enabled consumers to realize their increasingly important role in society and governance. The consumer movement in India is as old as trade and commerce. In Kautilya's Arthashastra, there are references to the concept of consumer protection against exploitation by the trade and industry, short weight and measures, adulteration, and punishment for these offences. In a developing country like high and the level of literacy is very low, the people face a volume of problems, particularly in the context of consumer related issues. This book brings into focus the role and status of Indian consumers and their problems arising from the given socio-economic set up of our society. A critical appraisal of government policies and programs has also been attempted. Ensuring consumer welfare is the responsibility of the state. Accepting this, policies have been framed and the Consumer Protection Act, 1986 was introduced. A separate Department of Consumer Affairs was also created in the Central and State Governments to exclusively focus on ensuring the rights of consumers as enshrined in the Act. This Act has been regarded as the most progressive, comprehensive and unique piece of legislation. The present book provides a detailed and comprehensive study of the recent developments in the Indian consumer protection law, besides examining the provisions of various other statutes dealing with consumer protection. It also provides further insight into consumer behaviour to help marketers develop an appropriate marketing strategy.

### **CONCLUSION:**

Women take longer than men primarily due to backward spiral during purchase decisions, but the post purchase behavior of women on a brand/product/service can have huge implication. Hence it is important for a marketer to provide as

much information to a woman buyer as he can because communication plays an integral part in buying decisions. Men rely on their personal assessment while women rely more on personal trust when it comes to buying and are open for inputs at various stages. It is important for Marketer to understand that the factors like Promotional strategy, Festival offers, Discounts, Availability, Billing Speed and Ambience play a decisive role in purchase behavior of Women Grocery consumers. Hence, it becomes important to position a product in a way that it aims at prioritizing the strategies accordingly [10].

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