

Women's Role In Buying Behaviour For Durables: A Study Of Malwa Region In Punjab

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ABSTRACT

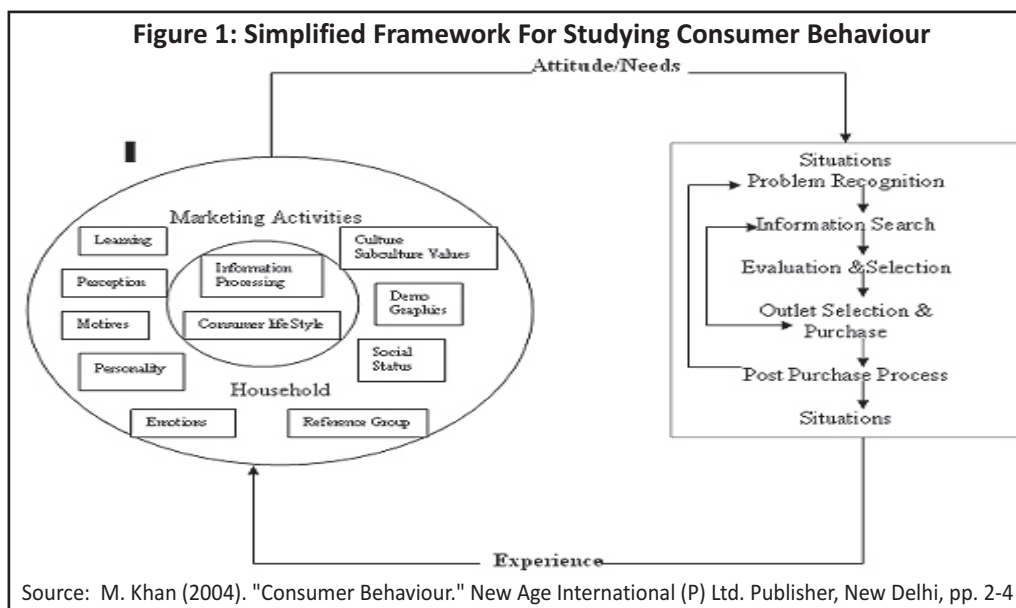
This paper analyzed the role of women in buying behavior for durables. As far as the present scenario is concerned, the employment participation of women grew to 31 percent in 2005 from 26 percent in 2000, the first rise seen in the decade. The all India Census recorded that female headed households rose to 12 percent in 2001 from the roughly 9 percent a decade ago. The average age of marriage is still young, at just less than 20 years from 17.1 years in 1971. In this study, the questionnaire method was used to collect the data. A sample of 200 women was drawn by using convenient sampling from 4 Districts (Patiala, Ludhiana, Ferozpur & Moga) of Malwa region in Punjab. The study applied the Anova technique to know whether there is any relation between the demographic factors (age & occupation) & buying behavior for durables (car & washing machine). The findings of the study revealed that at the final purchase decision stage for cars, only 10% women dominated the decision making process. As washing machines are mainly used by women, for washing machines, 44% of the women dominated the decision making process.

Keywords: Anova, Buying Behaviour, Car, Women, Washing Machine, Durables, Non-Durables

INTRODUCTION

Buyer behaviour may be defined as the activities and decision processes involved in choosing between alternatives, procuring and using products or services.

The Figure 1 shows that consumers and their lifestyle are influenced by a number of factors. These are culture, subculture, values, demographic factors, social status, reference groups, household and also the internal make up of the consumers, which are emotions, personality motives of buying, perception and learning. Consumers are also influenced by the marketing activities.



CHANGING ROLE OF WOMEN IN THE PRESENT SCENARIO

Set against myriad social and cultural shifts accruing in the ground- urbanization, the shift from savings to spending, rising home ownership, increased travel and mobility are boosting Indian economy and consumption in the long term. Women's employment participation appears to be on an uptake, according to the latest survey from the National

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Sample Survey Organization (NSSO). Women's employment participation grew to 31 percent in 2005 from 26 percent in 2000, the first rise seen in a decade. The number of newly registered women chartered accountants in 2000-2006 was already 45 percent greater than the total number of women enrolled in 1990-1999. Women's presence in the industries was 13.1 percent in 2006, and it was 5 percent in 1995.

PREVIOUS RESEARCH

Herbert (1958) found that on an average, men are less prone to being influenced than women, but the size difference is very small. In group pressure situations, where there is an audience involved, women are more likely to conform than men. Lionel (1983) discussed consumers' attitudes and buying behaviour and how they have played a major part in the classification of goods, which has been devised to influence marketing strategy. It proposed that consumers have changed the importance that they have attached to different product attributes and, as a result, economy, functionalism, and durability have become more important as a consequence. Marla, Ganesh & Garland (1996) found that marketers have focused most of their attention on women, claiming that 85 percent of purchase decisions are made by women. Salis and Medila (1999) revealed that Hispanic female teenagers had lower levels of influence than their Anglo-American counterparts on the purchase of durable items for the family, but their influence was similar on the purchase of durable items for themselves. Leo, Stella et al. (2001) investigated the roles held by Hong Kong females who were influenced by Chinese & western cultures. The study segmented Hong Kong females into three different groups: Individualists, Traditionalists & Pro-docietalists. Coley & Burgess (2003) said males and females were found to be significantly different with respect to affective process components. Verma & Kapoor (2003) examined the family buying process and identified the roles played by different family members. They surveyed 313 families living in Delhi, who had purchased one of six durable consumer products in recent years. The young, well-educated women in the family emerged significantly as initiators of the buying decision. Collins and Windebank (2005) said consumers want new goods from formal retail outlets, but due to economic necessity, their first option but second choice were often to acquire them informally or second hand. Harris (2005) found that women gave more importance to visuals while making hotel booking decisions. By short videos, 53% of the women were influenced as compared to 44% of the men. Sapiens (2005) said that where the man would have cost-benefit analysis, the woman has some sort of mystical decision making process. Isabel & Graeme (2005) examined the key communicating factors which influenced 12-13 year old girls in their purchasing decisions for fashion clothing. It was found that the purchasing of fashion items was strongly influenced by brand name and its associations. Prasad (2005) found that only 69 percent of the women surveyed said they had used a variety of sources to research used car prices before making a purchase as compared to 86 percent of the men surveyed. Hunt (2006) found that women will make or influence decisions on over 80% of all consumer purchases. Barletta's (2006) found that men like features and women like benefits. True, men can get caught up in a gadget's bells and whistles, but she observed that women analyze features into the ground when shopping for an appliance or a car. Bogardus (2006) found that unmarried women purchase 50% of the homes. Choices of unmarried women are different from men. Difference can be of location, cost and size of the homes. Thomas, Linda and Rosanna (2007) found that women are more apt than men to seek information from store personnel, a server, sommelier, or winery personnel while selecting wine. Saravanan (2010) concluded that education plays a key role in shopping behavior. In a majority of the respondents' family, a woman played a major role in purchase decisions. Solanki (2011) said that customers feel happy while purchasing garments and their level of involvement is influenced by hedonic value. But while purchasing laptops (durables), the hedonic value does not affect the level of involvement.

RESEARCH METHODOLOGY

❖ **Objective of The Study :** The study is aimed at analyzing the role of women in the consumer buying decision process with special reference to consumer durables.

❖ **Null Hypotheses**

- 1) **H0: All the women, irrespective of their age, have the same role in the consumer buying decision process .**
- 2) **H1: All the women, irrespective of their occupation, have the same role in the consumer buying decision process.**

❖ **Scope Of The Study:** Today, the percentage of working women is increasing day by day; as a result, the influence of

women on the buying process is increasing, so now, marketers have to target women by their advertisements for durables (Esteve, 2007). Two demographic factors - age and occupation were considered to understand the buying behavior in the geographical area of Punjab (Malwa region: Patiala, Ludhiana, Ferozpur, and Moga). Two durables - washing machines & cars were considered for the present study. The time period of the study is from January 2008 - February 2011.

❖ **Sample Design:** The population of the study comprised of the women of 4 districts of Malwa region (Patiala, Ludhiana, Ferozpur, and Moga) in Punjab. A sample of 200 women was selected on the basis of convenience sampling.

❖ **Data Analysis:** Statistical Package for Social Sciences, SPSS for Windows (10.0.1) and Microsoft Excel were used to apply various statistical tests for the analysis of the data.

Table1 : Relationship Between Occupation And Different Buying Stages For Cars						
ANOVA						
		Sum of Squares	Df	Mean Square	F	Sig.
The idea for purchasing a car was initiated by	Between Groups	10.046	3	3.349	.941	.424
	Within Groups	341.744	96	3.560		
	Total	351.790	99			
The budget for the car was decided by	Between Groups	14.108	3	4.703	1.393	.250
	Within Groups	324.082	96	3.376		
	Total	338.190	99			
The information regarding the car was actively searched by	Between Groups	2.068	3	.689	.207	.891
	Within Groups	319.092	96	3.324		
	Total	321.160	99			
The decision regarding the dealer's choice was made by	Between Groups	21.149	3	7.050	3.966	.010
	Within Groups	170.641	96	1.778		
	Total	191.790	99			
Day/month for the purchase was decided by	Between Groups	.339	3	.113	.037	.991
	Within Groups	295.821	96	3.081		
	Total	296.160	99			
Finally, the brand was decided by	Between Groups	27.466	3	9.155	2.977	.035
	Within Groups	295.284	96	3.076		
	Total	322.750	99			
The colour/ model was decided by	Between Groups	14.086	3	4.695	1.587	.198
	Within Groups	284.024	96	2.959		
	Total	298.110	99			
The final decision for the purchase was made by	Between Groups	21.140	3	7.047	2.006	.118
	Within Groups	337.300	96	3.514		
	Total	358.440	99			
The payment mode was decided by	Between Groups	13.382	3	4.461	1.516	.215
	Within Groups	282.458	96	2.942		
	Total	295.840	99			
The final payment was made by	Between Groups	19.164	3	6.388	2.038	.114
	Within Groups	300.876	96	3.134		
	Total	320.040	99			

Paper formalities were completed by	Between Groups	5.391	3	1.797	.631	.597
	Within Groups	273.519	96	2.849		
	Total	278.910	99			
Satisfactory performance was judged by	Between Groups	1.579	3	.526	.142	.934
	Within Groups	355.331	96	3.701		
	Total	356.910	99			
Company services were initiated by	Between Groups	12.382	3	4.127	1.362	.259
	Within Groups	290.978	96	3.031		
	Total	303.360	99			
Source: Primary Data						

Table 2 : Post Hoc Test For Analyzing Which Occupations Differed For Making The Dealer's Choice For Purchasing A Car						
LSD						
(I) Occupation	(J) Occupation	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
Housewife	Self-employed	-.447	.380	.242	-1.20	.31
	Service	-1.006*	.303	.001	-1.61	-.40
	Student	.200	.696	.774	-1.18	1.58
Self-employed	Housewife	.447	.380	.242	-.31	1.20
	Service	-.559	.396	.161	-1.34	.23
	Student	.647	.741	.385	-.82	2.12
Service	Housewife	1.006*	.303	.001	.40	1.61
	Self-employed	.559	.396	.161	-.23	1.34
	Student	1.206	.705	.090	-.19	2.60
Student	Housewife	-.200	.696	.774	-1.58	1.18
	Self-employed	-.647	.741	.385	-2.12	.82
	Service	-1.206	.705	.090	-2.60	.19
Source: Primary Data						

Table 3: Post Hoc Test To Analyze Which Occupations Differed For Deciding The Final Brand Choice For Cars						
LSD						
(I) Occupation	(J) Occupation	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
Housewife	Self-employed	-.093	.499	.853	-1.08	.90
	Service	-1.093*	.399	.007	-1.88	-.30
	Student	.378	.915	.681	-1.44	2.19
Self-employed	Housewife	.093	.499	.853	-.90	1.08
	Service	-1.000	.521	.058	-2.03	.03
	Student	.471	.975	.630	-1.46	2.41
Service	Housewife	1.093*	.399	.007	.30	1.88
	Self-employed	1.000	.521	.058	-.03	2.03
	Student	1.471	.927	.116	-.37	3.31
Student	Housewife	-.378	.915	.681	-2.19	1.44
	Self-employed	-.471	.975	.630	-2.41	1.46
	Service	-1.471	.927	.116	-3.31	.37
Source: Primary Data						

RESULTS AND DISCUSSION

For the purpose of identifying the role of women in buying behavior for durables, the responses of 200 women were subjected to the ANOVA tool.

❖ **Relationship Between The Occupation And The Different Buying Stages For Cars:** From the Table 1, it can be analyzed that the significance level at all stages except dealer's choice and final brand decision is greater than 0.05. So, for all these stages (except dealer's choice and final brand), the hypothesis H1 is accepted. At the stage of dealer's choice and final brand decision, the significance level is 0.010 & 0.035 respectively, which is less than 0.05. From the post hoc test (Table 2), it can be observed that the homemakers and service women have a significance level less than 0.05. So, these two occupations may differ in their perception for choosing a dealer. From the Table 3, it can be analyzed that housewives and service women have a significance level less than 0.05. So, these two occupations may differ in their perception for deciding the final brand.

Table 4 : Relationship Between Age & Different Buying Stages For Cars						
ANOVA						
		Sum of Squares	Df	Mean Square	F	Sig.
The idea for purchasing a car was initiated by	Between Groups	12.489	3	4.163	1.178	.322
	Within Groups	339.301	96	3.534		
	Total	351.790	99			
The budget for the car was decided by	Between Groups	22.560	3	7.520	2.287	.083
	Within Groups	315.630	96	3.288		
	Total	338.190	99			
The information regarding the car was actively searched by	Between Groups	15.762	3	5.254	1.652	.183
	Within Groups	305.398	96	3.181		
	Total	321.160	99			
The decision regarding the dealer's choice was made by	Between Groups	3.202	3	1.067	.543	.654
	Within Groups	188.588	96	1.964		
	Total	191.790	99			
Day/month for the purchase was decided by	Between Groups	2.858	3	.953	.312	.817
	Within Groups	293.302	96	3.055		
	Total	296.160	99			
Finally, the brand was decided by	Between Groups	16.391	3	5.464	1.712	.170
	Within Groups	306.359	96	3.191		
	Total	322.750	99			
Colour/model was chosen by	Between Groups	9.241	3	3.080	1.024	.386
	Within Groups	288.869	96	3.009		
	Total	298.110	99			
Final decision for the purchase was made by	Between Groups	6.671	3	2.224	.607	.612
	Within Groups	351.769	96	3.664		
	Total	358.440	99			
The payment mode was decided by	Between Groups	19.072	3	6.357	2.205	.092
	Within Groups	276.768	96	2.883		
	Total	295.840	99			
The final payment was made by	Between Groups	24.752	3	8.251	2.682	.051
	Within Groups	295.288	96	3.076		
	Total	320.040	99			

Paper formalities were completed by	Between Groups	7.511	3	2.504	.886	.451
	Within Groups	271.399	96	2.827		
	Total	278.910	99			
Satisfactory performance was judged by	Between Groups	20.059	3	6.686	1.906	.134
	Within Groups	336.851	96	3.509		
	Total	356.910	99			
Company services were initiated by	Between Groups	9.993	3	3.331	1.090	.357
	Within Groups	293.367	96	3.056		
	Total	303.360	99			
Source: Primary Data						

Table 5: Post Hoc Test For Analyzing Which Age Groups Differed For Making The Final Payment						
LSD						
(I) Age group (In Years)	(J) Age group (In Years)	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
<25 yrs.	25-40	.920	.496	.067	-.06	1.90
	40-55	1.349*	.483	.006	.39	2.31
	55&above	.784	.513	.130	-.23	1.80
25-40 yrs.	<25	-.920	.496	.067	-1.90	.06
	40-55	.429	.483	.377	-.53	1.39
	55&above	-.136	.513	.791	-1.15	.88
40-55 yrs.	<25	-1.349*	.483	.006	-2.31	-.39
	25-40	-.429	.483	.377	-1.39	.53
	55&above	-.565	.500	.261	-1.56	.43
55&above yrs.	<25	-.784	.513	.130	-1.80	.23
	25-40	.136	.513	.791	-.88	1.15
	40-55	.565	.500	.261	-.43	1.56
Source: Primary Data						

❖ **Relationship Between Age And Different Buying Stages For Cars :** From the Table 4, it can be analyzed that at every stage, the significance level is greater than .05, except in the case of the fulfillment of the final payment. So, the null hypothesis H₀ may be accepted for these stages. Regarding fulfillment of the final payment, here, the significance level is .051. It ,however, is a little greater than 0.05, but because it is very close to 0.05, so at the final payment stage, age can influence that decision. So, for this stage, the null hypothesis may be partially accepted. But here another question arises that which age group can affect the decision regarding the fulfillment of the final payment. So, for this question, the post-hoc analysis (Table 5) shows that the significance level between age group - <25 years and 40-55 years - is less than 0.05. Hence, it is concluded that women in these age groups have varying degrees of power (money) to make payments.

Table 6 : Relationship Between Age And Different Buying Stages For Washing Machines						
ANOVA						
		Sum of Squares	Df	Mean Square	F	Sig.
Idea for purchase was initiated by	Between Groups	4.666	3	1.555	.688	.562
	Within Groups	217.044	96	2.261		
	Total	221.710	99			

The budget for the purchase was decided by	Between Groups	1.673	3	.558	.212	.888
	Within Groups	252.767	96	2.633		
	Total	254.440	99			
The information regarding washing machines was searched by	Between Groups	20.379	3	6.793	2.78	1.045
	Within Groups	234.531	96	2.443		
	Total	254.910	99			
The decision regarding the dealer's choice was made by	Between Groups	8.566	3	2.855	1.104	.351
	Within Groups	248.184	96	2.585		
	Total	256.750	99			
Day/month for the purchase was decided by	Between Groups	6.326	3	2.109	.878	.456
	Within Groups	230.674	96	2.403		
	Total	237.000	99			
Finally, the brand was decided by	Between Groups	11.902	3	3.967	1.305	.277
	Within Groups	291.938	96	3.041		
	Total	303.840	99			
The decision regarding the size of the washing machine was made by	Between Groups	5.045	3	1.682	.838	.477
	Within Groups	192.745	96	2.008		
	Total	197.790	99			
Final decision for the purchase was made by	Between Groups	7.063	3	2.354	.871	.459
	Within Groups	259.497	96	2.703		
	Total	266.560	99			
The payment mode was decided by	Between Groups	13.247	3	4.416	1.506	.218
	Within Groups	281.503	96	2.932		
	Total	294.750	99			
The final payment was made by	Between Groups	5.883	3	1.961	.680	.566
	Within Groups	276.867	96	2.884		
	Total	282.750	99			
Paper formalities were completed by	Between Groups	12.829	3	4.276	1.696	.173
	Within Groups	242.081	96	2.522		
	Total	254.910	99			
A satisfactory performance was judged by	Between Groups	15.925	3	5.308	2.538	.061
	Within Groups	200.825	96	2.092		
	Total	216.750	99			
Company services were initiated by	Between Groups	7.841	3	2.614	1.329	.269
	Within Groups	188.749	96	1.966		
	Total	196.590	99			
Source: Primary Data						

❖ **Relationship Between Age And Different Buying Stages For Washing Machines** : The results for washing machines and cars may differ as washing machines are mostly used by women, hence, women may have more influence on the purchase decision of washing machines. From the Table 6, it can be observed that for all the stages except the information - gathering stage; the significance level is greater than 0.05. So, the null hypothesis H₀ may be accepted. For the third stage, i.e. the information gathering stage, the significance level is less than 0.05. It is 0.045, which is very close to 0.05. But still, it can affect the buying decision process. Moving ahead, to observe which age groups make a difference; the post hoc test was applied.

Table 7 : Post Hoc Test For Analyzing Which Age Groups Differed In Searching For Information For Washing Machines						
LSD						
(I) Age group (In Years)	(J) Age group (In Years)	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
<25 yrs.	25-40	.845	.435	.055	-.02	1.71
	40-55	1.303*	.461	.006	.39	2.22
	55& above	.667	.442	.135	-.21	1.54
25-40 yrs.	<25	-.845	.435	.055	-1.71	.02
	40-55	.458	.445	.307	-.43	1.34
	55& above	-.179	.426	.676	-1.02	.67
40-55 yrs.	<25	-1.303*	.461	.006	-2.22	-.39
	25-40	-.458	.445	.307	-1.34	.43
	55& above	-.636	.453	.163	-1.54	.26
55& above yrs.	<25	-.667	.442	.135	-1.54	.21
	25-40	.179	.426	.676	-.67	1.02
	40-55	.636	.453	.163	-.26	1.54

Source: Primary Data

It can be inferred from the Table 7 that the significance level between the age groups <25 years & 40-55 years is .006, which is significantly less than 0.05. So, women in these age groups had varying degree of information regarding washing machines. The reason for such a variation can be that the women in the <25 years age group are inexperienced, or they are still studying, and they don't require a washing machine. So, they are less concerned about such information.

Table 8 : Relationships Between Occupation And Different Buying Stages For Washing Machines						
ANOVA						
		Sum of Squares	Df	Mean Square	F	Sig.
The idea for the purchase was initiated by	Between Groups	2.013	3	.671	.293	.830
	Within Groups	219.697	96	2.289		
	Total	221.710	99			
The budget for the purchase was decided by	Between Groups	5.640	3	1.880	.725	.539
	Within Groups	248.800	96	2.592		
	Total	254.440	99			
The information regarding washing machines was searched by	Between Groups	19.245	3	6.415	2.613	.056
	Within Groups	235.665	96	2.455		
	Total	254.910	99			
The decision regarding the dealer's choice was made by	Between Groups	4.389	3	1.463	.556	.645
	Within Groups	252.361	96	2.629		
	Total	256.750	99			
The day/month for the purchase was decided by	Between Groups	6.681	3	2.227	.928	.430
	Within Groups	230.319	96	2.399		
	Total	237.000	99			
Finally, the brand was decided by	Between Groups	7.942	3	2.647	.859	.465
	Within Groups	295.898	96	3.082		
	Total	303.840	99			

The decision regarding the size of the washing machine was made by	Between Groups	7.654	3	2.551	1.288	.283
	Within Groups	190.136	96	1.981		
	Total	197.790	99			
Final decision for the purchase was made by	Between Groups	13.670	3	4.557	1.730	.166
	Within Groups	252.890	96	2.634		
	Total	266.560	99			
The payment mode was decided by	Between Groups	9.344	3	3.115	1.048	.375
	Within Groups	285.406	96	2.973		
	Total	294.750	99			
The final payment was made by	Between Groups	5.827	3	1.942	.673	.570
	Within Groups	276.923	96	2.885		
	Total	282.750	99			
Paper formalities were completed by	Between Groups	2.519	3	.840	.319	.811
	Within Groups	252.391	96	2.629		
	Total	254.910	99			
Satisfactory performance was judged by	Between Groups	.929	3	.310	.138	.937
	Within Groups	215.821	96	2.248		
	Total	216.750	99			
Company services were initiated by	Between Groups	13.724	3	4.575	2.402	.072
	Within Groups	182.866	96	1.905		
	Total	196.590	99			
Source: Primary Data						

Table 9: Post Hoc Test For Analyzing Which Occupations Differed In Searching For Information For Washing Machines						
LSD						
(I) Occupation	(J) Occupation	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
Housewife	Self-employed	-.491	.412	.237	-1.31	.33
	Service	-.159	.371	.670	-.89	.58
	Student	-1.995*	.744	.009	-3.47	-.52
Self-employed	Housewife	.491	.412	.237	-.33	1.31
	Service	.332	.426	.437	-.51	1.18
	Student	-1.504	.773	.055	-3.04	.03
Service	Housewife	.159	.371	.670	-.58	.89
	Self-employed	-.332	.426	.437	-1.18	.51
	Student	-1.836*	.752	.016	-3.33	-.34
Student	Housewife	1.995*	.744	.009	.52	3.47
	Self-employed	1.504	.773	.055	-.03	3.04
	Service	1.836*	.752	.016	.34	3.33
Source: Primary Data						

From the Table 8, it can be observed that the significance level at all the stages is greater than 0.05. So, for all these stages, the hypothesis H1 may be accepted. However, at the information gathering stage, the significance level is 0.056, which is nearer to 0.05. Hence, at this stage, occupation can affect the decision making process. So, for this stage, the hypothesis is partially accepted or rejected.

Furthermore, it had to be observed that which occupations make a difference at the decision making stage. For this purpose, the Post Hoc test was applied. From the Table 9, it can be observed that the significance level between housewives & students and service women & students is .009 & .016 respectively, which is less than .05. Here, the null hypothesis is rejected as homemakers & service women are more concerned about washing machines than female students.

FINDINGS AND CONCLUSION

Table 10 : Bird's Eye View of The Participation of Men And Women At Different Stages Of The Buying Behavior For Cars & Washing Machines						
Stages						
	Car			Washing Machine		
	Male	Female	Joint	Male	Female	Joint
Idea initiation	32	11	57	14	57	29
Budget decision	49	15	36	41	34	25
Information gathering	65	6	29	34	39	27
Dealer's choice	81	5	14	68	11	21
Day/month decision	33	32	35	28	46	26
Final brand decision	26	7	67	25	32	43
Size of washing machines	-----	-----	-----	24	55	21
Colour/model decision for cars	16	19	62	----	-----	-----
Final decision for purchase	51	10	39	20	44	36
Decision - Payment mode	71	4	25	63	11	26
Making final payment	72	2	26	67	9	24
Paper formalities	75	5	20	66	13	21
Judging performance	33	7	60	12	59	29
Initiation of company services	70	4	26	66	19	15
Source: Primary Data						

From the Table 10, it can be observed that at the idea generating stage, for washing machines, 57% of the women & for cars, 11% of the women participated in the decision-making process. In case of washing machines, the women dominated during the decision making process because the durable - washing machine - is mainly used by women. With reference to the budget decisions, 34 % of the women dominated the decision making process for washing machine purchases & 15% had their say in the decision regarding the purchase of a car. Women's participation is less at this stage, because in India, only 12% of the households have a woman as the head of the family and the remaining 88% follow the patriarchal system, where all the decisions related to financial matters are taken by men. Regarding information gathering, 39% of the women actively searched for information when it came to washing machines. But on the other hand, men tend to possess greater technical knowledge. Hence, in the case of cars, only 6% of the women actively searched for information. Regarding dealer's choice, for washing machines, only 11% females dominated during the decision making process, and for cars, it was only 5% of the females. Female participation was quite low in the case of cars, as the information regarding the cars is mainly searched by males, so they have more awareness about dealer's behaviour, convenience, location, etc. Regarding the decision - time of purchase, 46% of the women dominated during the decision making process in case of washing machines & 32% of the women had their say in case of cars. Women's participation is more in this stage than it was in the previous stages, because in India, people have some religious beliefs regarding days. For instance, some people don't purchase iron-related material on Saturday, and women are more aware about such religious beliefs.

At the final brand choice stage - for washing machines - 32% of the women dominated the decision-making process,

and in case of cars, only 7% of the women dominated the decision-making process. In case of taking a decision regarding the capacity of the washing machines, 55% of women dominated during the decision making process and in case of the final purchase decision, 44% of the women took the final call. For deciding the mode of payment, and making the final payment - in case of cars - only 2-4% of the women had their say. However, in case of washing machines, 9-11% of the women dominated during the decision making process for these aspects. 5 % of the women had their say while completing the paper work in case of cars and in case of washing machines, 13% of the women dominated while completing the paper work. For judging the performance of the purchased brand, 59% & 7 % of the women had their say in case of washing machines and cars respectively. Regarding initiation of company services after the purchase, 4% and 19% of the women dominated during the decision making process in case of cars and washing machines respectively.

RECOMMENDATIONS & MANAGERIAL IMPLICATIONS

From the results, it is clear that only 11% of the women initiated the idea for purchasing a car. Hence, in order to attract the women towards contributing more in decisions related to the purchase of the cars, the industry should organize some trade shows or events, especially for women. Furthermore, to give them technical knowledge about the products, the manufacturers should organize one or two training session every year. Only 39% of the women for washing machines & 6% of the women for cars actively participated in the process of gathering information regarding the desired products. In order to increase this percentage, the durable industry should focus on women while designing their advertisement or ad campaigns. They should provide some toll-free telephone numbers, so that women can get in touch with the customer helpline and obtain any kind of information regarding the products. For choosing a dealer, 11% and 5% of the women participated in the decision making process for washing machines and cars respectively. Hence, it is required that the dealers should make some efforts for increasing awareness among women. They should air their ads on local cable channels as well. Also, at the dealers' showrooms, some female employees should be deputed; so that women do not hesitate to visit and interact with them to resolve their queries. Companies should also endeavour to open some service centers, especially for women, in order to encourage women to participate more in the purchase related decisions of durables such as cars.

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