

A Factorial Study of Consumer Buying Behaviour towards Durable Goods With Reference To Urban Working Women

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Abstract:—“ Many things that were considered as luxuries till about ten years ago have become necessities for more people today”. And in case of durable goods consumption it has happened also as which were luxury at once becomes necessity now. Consumer centric marketing style is predominant in durables which in turn revolves round the consumer purchase attitude. Today women’s are chief purchase officer controlling 85% of all purchase decision. In India women hold more than 25% of the white collar jobs in sector like IT, ITES, Pharmaceutical, Biotechnology, market research, financial services, advertising, marketing and media. The new Indian woman is a hard working professional woman. The research paper deals with the study of urban working women purchase attitude with special reference to consumer durables. This has been evaluated on the basis of a comparative study of facets with special reference to consumer durable with sample frame of middle class working women families of Lucknow.

Introduction

Product convey different meanings to different people, consumers from differing attachments to them. Unique consumer product relationships develop specific to the individual and the situation, but the nature of the product is also highly relevant. The meaning of products may ultimately depend more on the nature of products (Martin, 1998, Rochberg-Halton, 1981)

Understanding how involved consumers become in their apparel—that is their attachments to them—provides a deeper understanding of the dynamics of consumer behaviour and the nature and role of the product category of fashion (Martin, 1998).

Evard and Aurier (1996) found that involvement is placed at the heart of the “person object relationship” and the relational variable most predictive of purchase behaviour (Martin 1998).

Urban Consumer

The urban segment of consumers dwell in the city /town habitat with lower family size, higher education level, internet savvy, communication tools intensive, innovative, modern—western styled, experienced, individualistic with time pressure, willingness to try/accept new/fun & frolic based, easier access and receptivity, enjoyment lifestyle oriented, strong brand favour, eco friendly, supports joint decisions, follows celebrity endorsement/entertainment oriented, value sensitive, more product attribute sensitive than brand loyalty, credit facility and technology type most important, brand switcher, greater role allotted for women, higher availability of products and affordability/income, risk taking and higher awareness, cognitive, loves luxury/brown

goods more, health conscious, consumption friendly, global in outlook, innovative, liking for online banking and bills payments, E commerce/Online purchases through WWW Sites, organised and premium brands/products of high tech type. Adopts impulsive/emergency buying often as per need due to better availability in large number of retail outlets, homogeneous group-income based like Middle Class and confined to a limited area in the developed area like city with better infrastructure facilities for commuting and transactions. Structured questionnaire in survey easily answered. Higher propensity to spending as well as higher purchasing power leading to purchase of luxuries like Gold/silver/Diamonds, Silk / branded readymade apparels, expensive watches/footwear/cars/Villas and Suites specifically in Lucknow city. The Gulf NRI money-remittance and increasing family run business houses have been contributors to higher purchasing power and the modern cosmopolitan lifestyle—adaptation fashion /prestige and status consciousness-competition by the middle class consumers in Lucknow. Materialistic comforts and possessions are now reckoned with admiration causing conspicuous and expensive purchases, though the spending for calorie rich nonveg food, education and healthcare are the highest in India. Brown goods are in great demand to seek leisure and recreation. There exist high competition among durable brands, deeper penetration and larger brand loyalty in urbanites. The Assets ownership is much higher for urbanites in durables with mostly brown goods and the use of cosmetics very

Middle Class Working Women

The middleclass working women are educated with high legal literacy, gatekeepers and deciders for major purchases. They are cautious but not averse to new products/ideas/luxury/fashion, in that both quality and cost, value for money govern their purchase decisions. Though price sensitive they rely on WOM communication than Advertisement messages in mass media. They spend more for keeping up status and earn respect from others. The rural-urban divide in durables among MC working women is likely to be negligible, which is a goal in this study. Labour force participation of women and paid employment raises the quality of Life not only at the level of the HH but also for the society at large (Acharya and Bennet, 1983; Bruce and Dwyer, 1988; Desai and Jain, 1994; Dreze and Sen, 1989; Folbre et al., 1991; Kishore, 1996 and Sen, 1990). Also India is noted for the remarkably high level of social welfare and development within south Asian nations health, education and demographic changes (Bhat and Irudaya Rajan, 1990; Krishnan, 1984, 1985; Nag, 1985; Panicker, 1986; Paniker and Soman, 1984; Zacharia et al., 1994; Shivakumar, 1991 and Vijayanunni, 1995) and exhibiting radical shift from the traditional Indian customs to modern accultured lifestyle of today. They are future oriented with long term goals and more rational, majority loves urban life with wider choice in solutions to problems, willingness to take risk with highest involvement, savings oriented, loves recreation/travel/hobbies, outer values driven lifestyle based, professional outlook/Achievements driven, values SRG recognition, engages in conspicuous purchases, education and healthcare are high priority self confident, involves in social programmes and Status conscious seeking social recognition.

Consumer Choice Criteria for Durables

The taste of consumer is wide ranging and constantly changing (Elsasser, 2004). The correct prediction for consumer durable decisions is difficult (Sonnenberg and Erasmus, 2005) while the final purchasing decision of the consumer will differ between decision styles and profiles cannot be directly applied to unique purchase situations wherein the level of involvement of the consumer varies (Du Preez, 2003). The Personal factors and situational factors make it difficult to predict Consumer decisions beforehand (Sonnenberg and Erasmus, 2005). The personal factors embrace self image, Lifestyle and sub cultural aspects shaping the consumer's beliefs and influencing the purchase attitude. Lifestyle is a psychographic variable of values/tastes which manifest as needs/preferences and specific purchase behavior (Arnold et al., 2004; Sonnenberg and Erasmus, 2005). The purchase decision made by the consumer can alter/reinforce their lifestyle (Arnold et al., 2004). Consumers are free to select products that reinforce their definitions of self image and their perceived

unique lifestyle in the family/society (Solomon, 2004) so as to acquire satisfaction in life and express self concept (Richins and Dawson, 1992; Griffin et al., 2002). Consumers perceive products as an extension of their personality and hence deliberate the product choice that matches some aspect of the self image and communicates a desired image (Solomon, 2004; Sonnenberg and Erasmus, 2005). Consumers attach symbolic meaning to durables in order to define themselves through the attitude functions served. The consumer purchase decision is individualistic (Du Plessis and Rousseau, 2003); the complexity of the decision depends on the degree of information search, the evaluation of alternatives and choice of products (Du Preez, 2003). Personal factors, Situational/marketing/environmental factors and post purchase behavior factors simultaneously interact each other to influence the consumer's purchase decision (Brijball, 2003; Du Preez and Visser, 2003). Consumer purchases durables in response to a recognized specific need (Solomon, 2004). The purchasing behavior is also diverse in style as per the taste/values of the consumer (Dittmar et al., 1996). Du Preez (2003) illustrated that the complexity of the purchase decision depends on the extent of consumer's information search, which as per Du Plessis and Rousseau (2003) depends on the consumer's personality rather than the consumer durable product.

Product Attributes-Benefits for Durables

The criteria which a buyer employs during information search and when selecting a consumer durable have generally the following attributes: Product Technology/Quality: Consumer durables are technology driven. The latest models, innovative features and improved performance levels are a definite attraction for the customer. The consumer's choice today depends on the premium quality and technology provided; Style: As most of the consumer durables are now a part of kitchen or drawing room furniture, reflecting tastes and lifestyles, the external features play an important role in purchases. The style of durables is turning into a big purchase influencer; Brand Image: The perception of the consumer about the brand name is becoming critical on account of the huge investment made in buying a consumer durable and its durable nature. With the fast approaching disparity in both technology and prices, brand image is becoming a key purchase influencer; Price: The market has been very price-sensitive in the past. The intensity has increased as one moved down from the premium segment to the mass consumption range. However, of late consumers have started showing an inclination to buy medium price range products as opposed to low priced products. The consumer is becoming more sophisticated and beginning to recognize the value of premium quality; After Sales Service: As more and more brands of consumer

durables are becoming more or less similar in terms of technology and price, the after-sales service has assumed a major influence in buying decisions. This factor is assuming a key role in the minds of the consumers, as the consumer durables are becoming more and more complex.

Literature Review: Consumer involvement is defined as consumer's perceived relevance of an object (eg. product or brand, advertisement, or purchase situation) based on the inherent situation) based on the inherent needs, values, and interests of the person (Solomon et al, 2004). According to (O'cass, 2000) the construct of consumer involvement is important in understanding.

consumer behaviors related to consumer possessions and there are several broad types of consumer involvement that can be related to the product, to the message, or to the perceiver. Zaichkowsky (1986) identified the antecedents of involvement as a) person factors, b) object or stimulus factors, and c) situational factors. The factors can trigger different types of involvement (product, purchase decision, and advertising) that can produce differing results or consequences of involvement. Previous research has shown several ways in which consumers become involved with products and the effect that product involvement has on various purchasing and consuming behaviors (Mittal & Lee, 1989; Tigert, Ring, & King, 1976).

In 1985, Zaichkowsky developed the Personal Involvement Inventory (PII) scale to measure product involvement. Tests of construct validity over three products demonstrated the scores

were positively related to perceptions of brand differences, brand preferences, interest in gathering information about the product category, and comparison of product attributes among brands (Zaichkowsky, 1985).

Laurent and Kapferer (1985) concluded that consequences of consumer behavior differ depending on the antecedents of involvement. They developed an involvement profile containing five antecedents of product involvement: a) the perceived importance of a product, b) the perceived importance of negative consequences from a mispurchase, c) the subjective probability

of a mispurchase, d) the pleasure value of the product, e) and the perceived sign or symbolic value of the product.

Martin (1998) identified and differentiated between low involvement and high involvement products, and provided strategies for marketers to attract or create highly involved

consumers. Slama and Tashchian (1985) developed a scale to measure the purchase involvement of consumers. They used a Likert-type scale to test the relationships between specific market characteristics and purchasing involvement and suggested that marketers consider purchasing involvement as well as product involvement when attempting to explain consumer behavior. According to Solomon (2004), Advertising involvement is a consumer's interest in processing marketing communications. O'Cass (2000) developed a model to measure the relationship between four types of involvement and the higher order construct of consumer involvement. O'Cass (2000) developed involvement scale to measure the involvement; it contained items that represented the degree to which the consumer was involved in the product of fashion clothing. His studies suggested that Female respondents were more highly involved in fashion clothing, its purchase, advertising and wearing than male respondents. Younger respondents were more involved than were older respondent.

Methodology:

The following aspects are considered in this section:

The study includes the primary collection of data. This is a descriptive study using primary data collected through stratified sampling method with an adequate sample size of 30 respondents of Lucknow city. The study draws information from two sources i.e. primary source and secondary source. Primary Data were collected through questionnaire. The study includes a sample of 30 respondents comprising personal variables – age, sex, education, occupation, income. A closed ended structured questionnaire is used for the purpose. Age contains various class-intervals. Gender factor contains males and females. Education includes graduate, postgraduate, professionals. Occupation includes students, businessmen, professionals and servicemen.

Objective:

(1) To analyze the purchase attitude of urban working women towards durable goods.

(2) To analyze sources which attracts the purchasing attitude of urban working women.

Hypothesis:-

Ho:- There is no significant difference in buying behavior of working women for durable goods remains the same irrespective of different groups of income.

Sample profile:-

Age			
Age	Frequency	Percent	Cumulative percent
Less than 20 years	0		
20-30	20	66.66	66.66
30-40	5	16.66	83.32
40-50	5	16.66	99.98
More than 50	0		
Total	30		

Table shows that 66.66 women are 20-30 years,16.66 are 30-40 and 16.66 are 40-50

Income			
Income	Frequency	Percent	Cumulative percent
Below-5000	0	0	0
5000-10000	6	20	20
15000-25000	12	40	60
25000-40000	6	20	80
Above 40000	6	20	100
Total	30	100	

Table shows that 5000-10000 women are 20%,15000-25000 are 40%,25000-40000 are 20% and above 40000 are 20%.

Occupation			
Occupation	Frequency	Percent	Cumulative percent
Govt. employee	8	26.66	26.66
Private service			
Business	10	33.33	59.99
Others	6	20	79.99
Total	6	20	99.99
	30	100	

Table shows that govt. employees women are26.66%,private service women are 33.33%,women in business are 20%,women in other profession are 20%

Education			
Education	Frequency	Percent	Cumulative percent
Graduate	0	0	0
Post graduate	12	40.00	40.00
Professionals	10	33.33	73.33
Others	8	26.66	99.99
Totals	30	100	

Table shows that post graduate women are 40%,professional women are33.33%,women in other field are 26.6%.

Table:- Product functionality, reliability, price, discount, guaranty/warranty attracts most

	Frequency	Percentage	Cumulative
Functionality	6	20%	20
Reliability	4	13.33%	33.33
Price	8	26.66%	59.99
Discount	6	20%	79.99
Guaranty/Warranty	6	20%	99.99
Total	30		

.Table:-Different Pricing strategies appeals most.

	Frequency	Percentage	Cumulative percentage
High price	2	6.66%	6.66
Low price	8	26.66%	33.32
Seasonal discount	10	33.33%	66.65
Combopack			
discocnt	10	33.33%	99.98
Total	30		

Table:-Product purchase mostly.

	Frequency	Percentage	Cumulative percentage
Mall	8	26.66%	26.66
Exhibition	4	13.33%	39.99
A store centrally located shopping Zone	10	33.33%	73.32
A local store neighbourhood area	8	26.66%	99.98
Total	30		

Table:-Promotion leures towards product most.

	Frequency	Percentage	Cumulative percentage
Discount	6	20%	20
Free gift	8	26.66%	46.66
Lucky draw	6	20%	66.66
Contest	4	13.33%	79.99
Free service offer	6	20%	99.99
Total	30		

Table:-In durable goods which brand personality attracts your attention most.

	Frequency	Percentage	Cumulative percentage
Film star	10	33.33%	33.33
Sports person	20	66.66%	99.99
Tycoons	0		
Politicians	0		
Total	30		

Table:-Brands of durable goods gels best with your life style.

	Frequency	Percentage	Cumulative percentage
Samsung	8	26.66%	26.66%
L.G.	6	20%	46.66%
Godrej	4	13.33%	59.99%
Whirlpool	6	20%	79.99%
Vedeocon	6	20%	99.99%
Total	30		

(1) Hypothesis testing:-Ho There is no relationship between Income and the frequency of different aspects of product which attracts most.

Income	Functionality	Reliability	Benefits	Discount	Guaranty/Waranty	Total
5000-10000	2	1	1	1	1	6
15000-25000	3	2	1	2	4	12
25000-40000	1	1	1	1	2	6
Above 40000	1	1	1	2	1	6
Total	7	5	4	6	8	30

O _i	E _i	O _i -e _i	(O _i -e _i) ²	(O _i -e _i) ² /e _i
2	1.4	0.6	0.36	0.2571
1	1	0	0	0
1	.8	0.2	0.4	0.5
1	1.2	-0.2	.04	.0333
1	1.6	-0.6	.36	0.225
3	2.8	0.2	.04	.01428
2	2	0	0	0
1	1.6	-0.6	.36	0.225
2	2.4	-0.4	.16	.0666
4	3.2	0.8	.64	0.2
1	1.4	-0.4	.16	.11428
1	1	0	0	0
1	0.8	0.2	.04	0.05
1	1.2	-0.2	.04	.0333
2	1.6	0.4	.16	0.1
1	1.4	-0.4	.16	.11428
1	1	0	0	0
1	.8	0.2	.04	.05
2	1.2	-0.2	.04	.0333
1	1.6	-0.6	.36	.225
				2.24144

Degree of freedom=(c-1)*(r-1)

$$=(5-1)*(4-1)=4*3=12$$

Level of significance =.05

The tabulated value of chi square at 12 degrees of freedom on .05 level of significance is 21.026 which is greater than calculated value (2.24144). It means **hypothesis Ho** is accepted. So we can say that income and different aspects of product like functionality,Reliability,Benefit,Discount,Warranty/Guaranty has no relationship.

(2)Hypothesis testing:-Ho There is no relation between income and different seasonal discount or seasonal scheme offered by retailer.

Income	High price	Low price	Seasonal discount	Combo-pack discount	Total
5000-10000	0	1	4	1	6
15000-25000	1	4	5	2	12
25000-40000	0	2	2	2	6
Above 40000	1	1	2	2	6
Total	2	8	13	7	30

O _i	E _i	O _i -e _i	(O _i -e _i) ²	(O _i -e _i)/e _i
0	.4	-0.4	0.16	0.4
1	1.6	-0.6	0.36	0.225
4	2.6	1.4	1.96	0.7538
1	1.4	-0.4	0.16	0.11428
1	.8	0.2	0.04	0.05
4	3.2	0.8	0.64	0.2
5	5.2	-0.2	0.04	0.01248
2	2.8	-0.8	0.64	0.22857
0	.4	-0.4	0.16	0.4
2	1.6	0.4	0.16	0.1
2	2.6	-0.6	0.36	0.13846
2	1.4	0.6	0.36	0.25714
1	.4	0.6	0.36	0.9
1	1.6	-0.6	0.36	0.225
2	2.6	-0.6	0.36	0.13846
2	1.4	0.6	0.36	0.25714
				4.40033

Degree of freedom=(C-1)*(r-1)=(4-1)*(4-1)=(3)*(3)=9

Level of significance=.05

The tabulated value of chi square at 9 degrees of freedom on .05 level of significance is 16.919 which is greater than calculated value (4.40033). It means **hypothesis H₀** is accepted. So we can say that income and different pricing strategy are independent.

(3)Hypothesis testing:-H₀ Income and shopping area where the women purchase the product are independent or unrelated.

Income	Mall	Exhibition	A store centrally located shopping zone	A local store in neighbourhood area	Total
5000-10000	2	1	2	1	6
15000-25000	4	0	4	4	12
25000-40000	1	1	2	2	6
Above 40000	2	0	2	2	6
Total	9	2	10	9	30

O _i	E _i	O _i -e _i	(O _i -e _i) ²	(O _i -e _i)/e _i
2	1.8	0.2	0.04	0.0222
1	0.4	0.6	0.36	0.9
2	2	0	0	0
1	1.8	-0.8	0.64	0.3555
4	3.6	0.4	0.16	0.0444
0	0.8	-0.8	0.64	0.8

4	4	0	0	0
4	3.6	0.4	0.16	0.0444
1	1.8	-0.8	0.64	0.3555
1	0.4	0.6	0.36	0.9
2	2	0	0	0
2	1.8	0.2	0.04	0.0222
2	1.8	0.2	0.04	0.0222
0	0.4	-0.4	0.16	0.4
2	2	0	0	0
2	1.8	0.2	0.04	0.0222
				3.8664

Degree of freedom=(c-1)*(r-1)=(4-1)(4-1)=(3)*(3)=9

Level of significance=.05

The tabulated value of chi square at 9 degrees of freedom on .05 level of significance is 16.919 which is greater than calculated value (3.8664). It means **hypothesis Ho** is accepted. So we can say that income and shopping area where the women purchase the product are independent.

(4)Hypothesis testing:-Ho Income and different scheme which offered by advertiser for promotion of product are independent or unrelated .

Income	Discount	Free gift	Lucky draw	Contest	Free service	Total
5000-10000	1	1	2	0	2	6
15000-25000	2	2	1	1	6	12
25000-40000	2	2	1	0	1	6
Above 40000	1	1	0	0	4	6
Total	6	6	4	1	13	30

O _i	E _i	O _i -e _i	(O _i -e _i) ²	(O _i -e _i) ² /e _i
1	1.2	-0.2	0.04	0.0333
1	1.2	-0.2	0.04	0.0333
2	0.8	0.2	0.04	.05
0	0.2	-0.2	0.04	0.2
2	2.6	-0.6	0.36	0.13846
2	2.4	-0.4	0.16	0.0666
2	2.4	-0.4	0.16	0.0666
1	1.6	-0.6	0.36	0.225
1	0.4	0.6	0.36	0.9
6	5.2	0.8	0.64	0.12307
2	1.2	-0.2	0.04	0.0333
2	1.2	-0.2	0.04	0.0333
1	0.8	0.2	0.04	0.05
0	0.2	-0.2	0.04	0.2
1	2.6	-0.6	0.36	0.13846
1	1.2	-0.2	0.04	0.0333
1	1.2	-0.2	0.04	0.0333
0	0.8	-0.8	0.64	0.8
0	0.2	-0.2	0.04	0.2
4	2.6	1.4	1.96	0.75386
				4.11185

Degree of freedom=(c-1)*(r-1)=(5-1)*(4-1)=(4)*(3)=12

Level of significance=.05

The tabulated value of chi square at 12 degrees of freedom on .05 level of significance is 21.026 which is greater than calculated value(4.11185). It means **hypothesis Ho** is accepted. So we can say that income and **different attraction for promotion are unrelated**

(5)Hypothesis testing:-Ho Income and brand personality which attracts the attention for durable goods are independent or unrelated.

Income	Film star	Sports person	Tycoons	Politicians	Total
5000-10000	2	4	0	0	6
15000-25000	4	6	0	2	12
25000-40000	2	2	0	2	6
Above 40000	2	4	0	0	6
	10	16	0	4	30

O _i	E _i	O _i -e _i	(O _i -e _i) ²	(O _i -e _i) ² /e _i
2	2	0	0	0
4	3.2	0.8	0.64	0.2
0	0	0	0	0
0	0.8	-0.8	0.64	0.8
4	4	0	0	0
6	6.4	-0.4	0.16	0.025
0	0	0	0	0
2	1.6	0.4	0.16	0.1
2	2	0	0	0
2	3.2	-1.2	1.44	0.54
0	0	0	0	0
2	0.8	1.2	1.44	1.8
2	2	0	0	0
4	3.2	0.8	0.64	0.2
0	0	0	0	0
0	0.8	-0.8	0.64	0.8
				4.465

Degree of freedom=(c-1)*(r-1)=(4-1)(4-1)=(3)*(3)=9

Level of significance=.05

The tabulated value of chi square at 9 degrees of freedom on .05 level of significance is 16.919 which is greater than calculated value (4.465). It means **hypothesis Ho** is accepted. So we can say that income and **brand personality which attracts the attention for durable goods are independent or unrelated.**

(6)Hypothesis testing:-Ho Income and choice of brand of durable goods are independent or unrelated

Income	Samsung	L.G.	Whirlpool	Vedeocon	Total
5000-10000	2	2	1	1	6
15000-25000	4	2	2	4	12
25000-40000	2	2	1	1	6
Above 40000	2	1	1	2	6
	10	7	5	8	30

O _i	E _i	O _i -e _i	(O _i -e _i) ²	(O _i -e _i) ² /e _i
2	2	0	0	0
2	1.4	0.6	0.36	0.25714
1	1	0	0	0
1	1.6	-.6	0.36	0.225
4	4	0	0	0
2	2.8	-.8	0.64	0.2285

2	2	0	0	0
4	3.2	0.8	0.64	0.2
2	2	0	0	0
2	1.4	0.6	0.36	0.2571
1	1	0	0	0
1	1.6	-.6	0.36	0.225
2	2	0	0	0
1	1.4	-0.4	0.16	0.11428
1	1	0	0	0
2	1.6	0.4	0.16	0.1
				1.60702

Degree of freedom=(c-1)*(r-1)=(4-1)(4-1)=(3)*(3)=9

Level of significance=.05

The tabulated value of chi square at 9 degrees of freedom on .05 level of significance is 16.919 which is greater than calculated value (1.60702). It means **hypothesis Ho** is accepted. So we can say that income and **and brand of durable goods gels best with life style are independent or unrelated**

Result:-According to responses in majority of cases null hypothesis is accepted.It means Income has no influence in the different aspects of product which attracts consumer towards product. So we can say that income and different aspects of product like functionality,Reliability,Benefit,Discount,Warranty/Guaranty has no relationship.Like this income and pricing strategy which appeals most are independent .The places where the women are purchase their product also do not have any relationship with income.Different promotionl schemes are also unrelated with income.Different influencing personalities towards product and different brands of product are independent with income.So we can say women's are not bound towards income totally they take their own decision for purchasing the product.

Conclusion:- Women, particularly women workforce are vital part of buying behaviour. It has been found that working women are more involved with the purchasing activities. They are more price conscious as compared to the non working married women. It has also been found that working women are more Store loyal than non working married women. In case working women are more quality conscious than non working married women. But non working unmarried women are quality conscious. This study also prevails that there is a significant difference in buying behaviour of working women depending on what type of organization they work. Women are apt to be more involved with purchasing than men, since women have traditionally been the family purchasing agents (Davis 1971, Wilkes 1975) and perceive purchasing as being associated with their

role in the family. Woman's role as the family purchasing agent, however, seems to be changing, due primarily to the large increase in the number of working women in recent decades. Therefore, working women has developed as an important segment for the marketers.Therefore, marketers should consider them with utmost importance.

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