

**C**onsumer behaviour is a dynamic and multidimensional process and reflects the totality of consumers' decision with respect to the acquisition, consumption and disposition of goods, services, activities and ideas. Shiffman and Kanuk have pointed out that "consumer behaviour is the behaviour that consumers display in searching for purchasing, using, evaluating and disposing of products and services that they expect will satisfy their needs."

Most of the marketing problems arise because the products and services and marketing programmes are not in harmony with consumer's mind. The study of consumer behaviour tries to harmonise marketing programmes and strategies with consumer needs. In India, due to increase in diversity of population and the ever-expanding choices and freedom makes the study of consumer behaviour a must for the marketing function.

Today, understanding consumer behaviour is prerequisite for the success of firms in the marketplace and individuals in the workplace. Consumer behaviour unearths much information to help marketers in the selection of target segment, developing the positioning strategy and develop appropriate marketing mixes for different markets and groups of consumers.

The major multidimensional factors of consumer behaviour that directly or indirectly influence the consumer's state of mind are as follows:

Psychological Factors

Personal Factors

Social and Cultural Factors

Psychological factors are directly related with psyche of a person and explain why an individual behaves in a particular manner. Perception, motives, attitudes, learning, personality and beliefs are taken as psychological factors in the study. Personal factors play significant role in determining consumer behaviour. Income, education, lifestyle and family life cycle are included in the personal factor. In addition to personal factors, sociologists and anthropologists have emphasised that social and cultural factors are the important forces that shape and influence the values, attitudes, actions and behaviour of consumers. The combination of social-cultural factors such as type of family, reference group, sub-culture and social class influence the consumers in decisions making process.

Consumer behaviour does not have any universally accepted theory, rather there are many diverse theories, each of which might be useful to marketers in particular situations and applicable in different circumstances. The Howard-Sheth model, Engel, Blackwell and Miniard model, Nicosia model, learning model, psychoanalytic model, economic model, and sociological model are discussed in the study.

The role of Indian women has changed dramatically over the last few decades. Woman is no longer confined to the four walls of the kitchen. She has acquired a place in the society by virtue of her education and employment. The upliftment in the status of women enhances their decision making capacity at all levels and in all spheres of life. Purchase decisions for goods and services such as food products, women's clothes, clothes for children, kitchen appliances, jewellery and general household products are taken by working women. Besides, the role of working women is not only increasing but is also decisive in purchasing car, house etc. This gives a picture that working women's role and share in purchasing is substantial and increasing day by day. Today, they are interested in buying more time-saving appliances, use more convenient foods, spend less time in shopping, and so forth. Hence, marketers are interested in working women's multiple roles, time pressures and communication programs to reach them. The main point for developing successful marketing strategy is a clear understanding of the working women consumer's mind before, during and after a purchase.

Research methodology represents a range of steps that researchers adopt in studying their research problem. It seeks answers of the following: Why a research study has been undertaken, how the research problem has been defined, in what way and why the hypothesis has been formulated, what data have been collected and what particular method has been adopted and why particular technique of analysing data has been used.

Human behaviour is complex, hence it is difficult to understand the behaviour of working women consumers. The variation in working women's behaviour occurs because each working woman consumer is a separate individual with a unique personality. Psychological, personal, social and cultural factors exert influence on behavioural pattern of working women. Considering the consumer behaviour of working women as interesting, complex and unpredictable, the present study is undertaken.

The total female population of Rajasthan is 3.30 crore. Among them, 1.16 crore (35.12%) are working in the various positions and in diversified areas. The working women of government and private sector were considered for the study. The success and failure of particular segment of the market depend on the purchase behaviour of working women consumers. Therefore, the study of "Consumer Behaviour of Working Women in Rajasthan" is beneficial for appropriate segmentation of the market. It identifies the meaningful variables upon which to segment market.

Products consumed by working women are very large in number. Because of limitations of time, money and resources, nine non-durable products viz., soap, detergent powder, toothpaste, body lotion, hair oil, perfume and deodorant, edible oil, tea and milk were selected for the study. The study is conducted to analyse the factors influencing the purchase behaviour of working women consumers regarding selected

non-durable products. After identifying the research problem the following hypothesis of the present study was framed:

**“The working women consumers of government and private sector in Rajasthan give equal importance to all the behavioural factors.”**

The structured questionnaire was framed for primary data collection. The questionnaire was also used as a schedule because the questionnaire was in English and many of the respondents were conversant with Hindi only.

The researcher had opted for convenience sampling keeping in view availability and accessibility of the units and the limitations of time and money resources. Therefore, the working women, whenever and wherever easily available, were contacted to fill up the questionnaire. For the study 500 working women (250 from government sector and 250 from private sector) were selected from seven divisions of the state viz., Ajmer, Bharatpur, Bikaner, Jaipur, Jodhpur, Kota and Udaipur.

Psychological, personal, social and cultural factors play an important role in influencing the buying behaviour of working women consumers. In the study six psychological factors (perception, motives, attitudes, learning, personality and beliefs), four personal factors (income, education, lifestyle and family life cycle) and four social-cultural factors (type of family, reference group, sub-culture and social class) were analysed.

The respondents were asked to indicate the intensity of importance of behavioural factors (psychological, personal and social-cultural) in

buying decisions for soap, detergent powder, toothpaste, body lotion, hair oil, perfume and deodorant, edible oil, tea and milk. The intensity of importance of behavioural factors was mentioned into the following four measurement scale:

$M_1$  = for most important

$M_2$  = for moderately important

$M_3$  = for a little important

$M_4$  = for not important at all

The weighted mean were calculated for different behavioural factors in order to know the common general importance of these factors. The following weights were assigned according to the intensity of importance for calculating weighted means: 3 for most important, 2 for moderately important, 1 for a little important and 0 (Zero) for not important at all.

## **A. FINDINGS**

The major findings of the study are as follows:

1. Results of the study, with the help of weighted mean of scores, indicated that the working women serving in government and private sector did not give equal importance to all the behavioural factors. To pin point the difference, the order of common general importance of different factors indicated by the respondents of the two sectors was as follows:

**(a) Soap**

<b>Factors</b>	<b>Order of Common General Importance</b>	
	<b>Respondents of Government Sector</b>	<b>Respondents of Private Sector</b>
<b>I. The Psychological factors</b>	i) Motives ii) Perception iii) Attitudes iv) Learning v) Personality vi) Beliefs	i) Perception ii) Motives iii) Attitudes iv) Learning v) Personality vi) Beliefs
<b>II. The Personal factors</b>	i) Income ii) Education iii) Lifestyle iv) Family life cycle	i) Income ii) Education iii) Lifestyle iv) Family life cycle
<b>III. The Social-Cultural factors</b>	i) Type of family ii) Social class iii) Reference group iv) Sub-culture	i) Type of family ii) Reference group iii) Social class iv) Sub-culture

### (b) Detergent Powder

<b>Factors</b>	<b>Order of Common General Importance</b>	
	<b>Respondents of Government Sector</b>	<b>Respondents of Private Sector</b>
<b>I. The Psychological factors</b>	i) Perception ii) Motives iii) Attitudes iv) Learning v) Personality vi) Beliefs	i) Perception ii) Motives iii) Attitudes iv) Learning v) Personality vi) Beliefs
<b>II. The Personal factors</b>	i) Income ii) Education iii) Family life cycle iv) Lifestyle	i) Income ii) Education iii) Family life cycle iv) Lifestyle
<b>III. The Social-Cultural factors</b>	i) Type of family ii) Social class iii) Reference group iv) Sub-culture	i) Type of family ii) Social class iii) Reference group iv) Sub-culture

## (c) Toothpaste

	<b>Factors</b>	<b>Order of Common General Importance</b>	
		<b>Respondents of Government Sector</b>	<b>Respondents of Private Sector</b>
<b>I.</b>	<b>The Psychological factors</b>	i) Perception ii) Attitudes iii) Motives iv) Personality v) Learning vi) Beliefs	i) Perception ii) Motives iii) Attitudes iv) Personality v) Learning vi) Beliefs
<b>II.</b>	<b>The Personal factors</b>	i) Family life cycle ii) Education iii) Income iv) Lifestyle	i) Family life cycle ii) Education iii) Income iv) Lifestyle
<b>III.</b>	<b>The Social-Cultural factors</b>	i) Reference group ii) Type of family iii) Social class iv) Sub-culture	i) Reference group ii) Type of family iii) Social class iv) Sub-culture

**(d) Body Lotion**

<b>Factors</b>	<b>Order of Common General Importance</b>	
	<b>Respondents of Government Sector</b>	<b>Respondents of Private Sector</b>
<b>I. The Psychological factors</b>	i) Attitudes ii) Personality iii) Perception iv) Motives v) Learning vi) Beliefs	i) Perception ii) Personality iii) Attitudes iv) Motives v) Learning vi) Beliefs
<b>II. The Personal factors</b>	i) Income ii) Family life cycle iii) Education iv) Lifestyle	i) Income ii) Family life cycle iii) Education iv) Lifestyle
<b>III. The Social-Cultural factors</b>	i) Sub-culture ii) Type of family iii) Reference group iv) Social class	i) Sub-culture ii) Type of family iii) Reference group iv) Social class

## (e) Hair Oil

	<b>Factors</b>	<b>Order of Common General Importance</b>	
		<b>Respondents of Government Sector</b>	<b>Respondents of Private Sector</b>
<b>I.</b>	<b>The Psychological factors</b>	i) Motives ii) Attitudes iii) Perception iv) Personality v) Learning vi) Beliefs	i) Perception ii) Motives iii) Attitudes iv) Personality v) Learning vi) Beliefs
<b>II.</b>	<b>The Personal factors</b>	i) Education ii) Family life cycle iii) Lifestyle iv) Income	i) Lifestyle ii) Family life cycle iii) Education iv) Income
<b>III.</b>	<b>The Social-Cultural factors</b>	i) Type of family ii) Social class iii) Reference group iv) Sub-culture	i) Type of family ii) Social class iii) Reference group iv) Sub-culture

### (f) Perfume and Deodorant

Factors	Order of Common General Importance	
	Respondents of Government Sector	Respondents of Private Sector
<b>I. The Psychological factors</b>	i) Attitudes ii) Perception iii) Personality iv) Motives v) Learning vi) Beliefs	i) Attitudes ii) Personality iii) Perception iv) Motives v) Learning vi) Beliefs
<b>II. The Personal factors</b>	i) Income ii) Family life cycle iii) Education iv) Lifestyle	i) Lifestyle ii) Income iii) Education iv) Family life cycle
<b>III. The Social-Cultural factors</b>	i) Sub-culture ii) Type of family iii) Social class iv) Reference group	i) Sub-culture ii) Social class iii) Reference group iv) Type of family

## (g) Edible Oil

<b>Factors</b>	<b>Order of Common General Importance</b>	
	<b>Respondents of Government Sector</b>	<b>Respondents of Private Sector</b>
<b>I. The Psychological factors</b>	i) Motives ii) Perception iii) Attitudes iv) Learning v) personality vi) Beliefs	i) Motives ii) Attitudes iii) Perception iv) Learning v) Personality vi) Beliefs
<b>II. The Personal factors</b>	i) Education ii) Income iii) Lifestyle iv) Family life cycle	i) Income ii) Education iii) Family life cycle iv) Lifestyle
<b>III. The Social-Cultural factors</b>	i) Type of family ii) Social class iii) Reference group iv) Sub-culture	i) Type of family ii) Reference group iii) Social class iv) Sub-culture

**(h) Tea**

<b>Factors</b>	<b>Order of Common General Importance</b>	
	<b>Respondents of Government Sector</b>	<b>Respondents of Private Sector</b>
<b>I. The Psychological factors</b>	i) Perception ii) Attitudes iii) Motives iv) Personality v) Learning vi) Beliefs	i) Perception ii) Motives iii) Personality iv) Attitudes v) Learning vi) Beliefs
<b>II. The Personal factors</b>	i) Education ii) Income iii) Family life cycle iv) Lifestyle	i) Income ii) Education iii) Family life cycle iv) Lifestyle
<b>III. The Social-Cultural factors</b>	i) Type of family ii) Social class iii) Reference group iv) Sub-culture	i) Social class ii) Type of family iii) Reference group iv) Sub-culture

**(i) Milk**

<b>Factors</b>	<b>Order of Common General Importance</b>	
	<b>Respondents of Government Sector</b>	<b>Respondents of Private Sector</b>
<b>I. The Psychological factors</b>	i) Motives ii) Attitudes iii) Perception iv) Beliefs v) Learning vi) Personality	i) Motives ii) Attitudes iii) Perception iv) Beliefs v) Learning vi) Personality
<b>II. The Personal factors</b>	i) Family life cycle ii) Income iii) Education iv) Lifestyle	i) Income ii) Family life cycle iii) Education iv) Lifestyle
<b>III. The Social-Cultural factors</b>	i) Type of family ii) Social class iii) Reference group iv) Sub-culture	i) Type of family ii) Social class iii) Reference group iv) Sub-culture

2. The order of common general importance (explained at point no.1) of different components of the three major factors (psychological, personal and social-cultural) shows equal ranks in certain cases in spite of differences in their weighted means. The application of chi-square test is indicative of more precise conclusions. The test results were as follows:

**(a) Soap**

Factors	Degree of freedom	Chi-square value		Test results at 5% level of significance
		Computed	Table	
Psychological	5	4.401	11.070	$H_0$ accepted
Personal	3	1.793	7.815	$H_0$ accepted
Social-Cultural	3	6.822	7.815	$H_0$ accepted

On the basis of chi-square test, it has been found that respondents of government and private sector attached equal importance to behavioural factors (psychological, personal and social-cultural) in buying decisions for soap.

**(b) Detergent Powder**

Factors	Degree of freedom	Chi-square value		Test results at 5% level of significance
		Computed	Table	
Psychological	5	1.28	11.070	$H_0$ accepted
Personal	3	5.467	7.815	$H_0$ accepted
Social-Cultural	3	77.688	7.815	$H_0$ rejected

In buying decisions for detergent powder, respondents of the government and private sector attached equal importance to the psychological and personal factors, whereas opposite situation was found regarding social-cultural factors.

**(c) Toothpaste**

Factors	Degree of freedom	Chi-square value		Test results at 5% level of significance
		Computed	Table	
Psychological	5	6.008	11.070	$H_0$ accepted
Personal	3	0.885	7.815	$H_0$ accepted
Social-Cultural	3	6.909	7.815	$H_0$ accepted

Regarding toothpaste, the respondents of both the sectors attributed equal importance to all the behavioural factors i.e. psychological, personal and social-cultural.

**(d) Body Lotion**

Factors	Degree of freedom	Chi-square value		Test results at 5% level of significance
		Computed	Table	
Psychological	5	42.98	11.070	H <sub>0</sub> rejected
Personal	3	6.701	7.815	H <sub>0</sub> accepted
Social-Cultural	3	4.904	7.815	H <sub>0</sub> accepted

Both the government and private sector respondents attached equal importance to the personal and social-cultural factors regarding decision to buy body lotion but as far as psychological factors are concerned, their views differ.

**(e) Hair Oil**

Factors	Degree of freedom	Chi-square value		Test results at 5% level of significance
		Computed	Table	
Psychological	5	21.141	11.070	H <sub>0</sub> rejected
Personal	3	3.749	7.815	H <sub>0</sub> accepted
Social-Cultural	3	8.051	7.815	H <sub>0</sub> rejected

Regarding hair oil purchase, the respondents of the two sectors did not give equal importance to the psychological and social-cultural factors. Conversely, equal importance was given to the personal factors by both the sectors.

### (f) Perfume and Deodorant

Factors	Degree of freedom	Chi-square value		Test results at 5% level of significance
		Computed	Table	
Psychological	5	10.735	11.070	$H_0$ accepted
Personal	3	9.889	7.815	$H_0$ rejected
Social-Cultural	3	50.134	7.815	$H_0$ rejected

Working women of the government and private sector gave equal importance to the psychological factors while purchasing perfume and deodorant, whereas they did not attach similar importance to the personal and social-cultural factors.

### (g) Edible Oil

Factors	Degree of freedom	Chi-square value		Test results at 5% level of significance
		Computed	Table	
Psychological	5	15.006	11.070	$H_0$ rejected
Personal	3	9.758	7.815	$H_0$ rejected
Social-Cultural	3	36.357	7.815	$H_0$ rejected

Edible oil is the only product in which no similarity was found between the two areas.

**(h) Tea**

Factors	Degree of freedom	Chi-square value		Test results at 5% level of significance
		Computed	Table	
Psychological	5	33.482	11.070	$H_0$ rejected
Personal	3	6.093	7.815	$H_0$ accepted
Social-Cultural	3	16.976	7.815	$H_0$ rejected

Respondents from the two areas have a difference of opinion regarding psychological and social-cultural factors while purchasing tea, whereas respondents of both the areas gave equal importance to the personal factors.

**(i) Milk**

Factors	Degree of freedom	Chi-square value		Test results at 5% level of significance
		Computed	Table	
Psychological	5	60.526	11.070	$H_0$ rejected
Personal	3	3.809	7.815	$H_0$ accepted
Social-Cultural	3	1.809	7.815	$H_0$ accepted

While taking decision to buy milk, working women of both the sectors gave equal importance to personal and social-cultural factors, whereas they did not give equal importance to psychological factors.

3. Whether respondents impart equal importance to psychological, personal and social-cultural factors was examined through chi-square test in relation to nine non-durable products. The inferences drawn from the result of the chi-square test were as follows:

Out of 27 factors (behavioural factors with regard to nine products) the hypothesis was accepted in 15, while in remaining 12 factors, it was rejected. Thus, the hypothesis was only partially accepted.

Respondents attached equal importance to psychological, personal and social-cultural factors in making buying decisions for soap and toothpaste.

In buying decisions for edible oil equal importance was not given to all three behavioural factors.

With regard to detergent powder, body lotion, hair oil, perfume and deodorant, tea and milk, working women of both the sectors gave equal importance to some of the behavioural factors while unequal importance to some others. Thus, chi-square results were mixed regarding these products.

4. Mixed trend was observed regarding psychological factors among the government and private sector respondents. Chi-square test revealed that working women of both the sectors attached equal

importance to psychological factors regarding four products i.e. soap, detergent powder, toothpaste and perfume and deodorant. Conversely, while making buying decisions for body lotion, hair oil, edible oil, tea and milk they did not give equal importance to psychological factors. Among psychological factors 'motives' affected the most while 'beliefs' affected respondents the least. 'Perception' and 'attitude' were given almost equal importance by the respondents. 'Personality' was placed lower than 'perception' and 'attitude'.

5. As far as the personal factors are concerned, respondents of both the sectors gave equal importance to these factors regarding soap, detergent powder, toothpaste, body lotion, hair oil, tea and milk, whereas a difference of opinion was found regarding edible oil and perfume and deodorant. Among personal factors 'income' and 'education' influenced the most, while lifestyle the least. 'Family life cycle' was placed lower than 'income' and 'education'.
6. Social-cultural factors influence the buying behaviour of working women but their affect was not uniform in all the nine products. Statistical analysis revealed that working women of both the sectors attached equal importance to social-cultural factors regarding soap, toothpaste, body lotion and milk, while they did not attach equal importance regarding detergent powder, hair oil, perfume and deodorant, edible oil and tea. Among social-cultural

factors, respondents gave first place to ‘type of family’, second to ‘social class’, third to ‘reference group’ and fourth and last to ‘subculture’. It is important to mention here that respondents from the private sector were much more influenced by reference groups as compared to their counterparts.

7. Nine non-durables (three toiletries, three personal care and three food products) were taken up for the study. All the 500 respondents used the selected seven products (soap, detergent powder, toothpaste, hair oil, edible oil, tea and milk), while body lotion and perfume and deodorant were not used by all the 500 respondents. Out of 250 government sector respondents, 137 used body lotion, while out of 250 private sector respondents, 152 used body lotion. The number of respondents using perfume and deodorant in government sector was 110 (out of 250) and 132 (out of 250) in private sector.
8. Preference towards packed branded form of non-durables was increasing in all the seven regions. Although it was further observed that for tea and milk, the preference towards loose unbranded form was also prevalent among low income groups.
9. So far as place of purchase is concerned, majority of working women prefer Kirana stores because these stores are located within walking distance and are providing credit facility to the consumers. But situation is not similar with regard to body lotion and perfume

and deodorant. As limited varieties are available at Kirana stores, the respondents prefer to buy these products from Super market / Department stores / Malls.

It was revealed from the study that working women with high income, high education level and working on high positions preferred to purchase non-durable products from Mall / Super market which are conveniently located along with the facility of ample parking space. Craze for shopping in Malls is increasing because of availability of variety and brands at one place. Pleasure of shopping is also preferred in Malls because of cine-plex and eating joints, fast food chains like Pizza Hut, McDonald's, Dominos and KFC.

10. Family is considered to be the basic decision making unit in purchasing. The role of family members in decision making process differs from family to family and from product to product. Generally working women respondents play a leading role in buying decisions for all the nine non-durables. It is pertinent to mention that children also have a significant role in selecting toothpaste brand. Joint decisions are taken in case of hair oil and tea.
11. Level of education has a significant role in influencing the buying decision process of working women. There exists positive correlation between education and buying behaviour. In the study, out

of 500 respondents, 70.2% respondents are graduate and above. Better product awareness is found among them. They search for more information about the product and depend less on the seller during the buying process. With increased education, the rational thinking of working women is increased and impulse buying is reduced. The exposure of highly educated working women to various sources of electronic and print media is also seen. They are extremely aware of the various brands in the market and are conscious of the product they consume and purchase.

12. A reference group refers to any person or group of persons that significantly influences an individual's behaviour. In the study friendship group, work group, celebrities, expert appeal, common man appeal and others including retailers were included in reference group. The study reveals that work group ranked at top in influencing working women while friendship group at second. Retailers and others occupied third rank in influencing working women's behaviour. Celebrities ranked fourth. Expert appeal and common man appeal have equal influence on buying behaviour of working women.

## **B. SUGGESTIONS**

Marketing is regarded as a socio-economic activity. The marketers should aim at satisfying wants of the consumers. The working women segment of the state's market comprises more than one-third of the total population. The marketer and manufacturer should take this segment as the thrust area.

On the basis of aforesaid findings the following suggestions may be appropriate:

1. There are 58.75 crore women in our country, out of which 14.99 crore (25.51%) are working in various fields of economy. The role of working women has become more effective and important with the rise in their discretionary income. Her perception for family purchases has been modified by her increased exposure to information and new ideas. Her participation in the buying decision process of the family has not only increased but she also has a dominant role in the purchase decisions of toiletries, personal care and food products. Therefore it is the need of the hour that the manufacturers and marketers should recognize and realize working woman as a lucrative consumer segment and to present products and services that are working women centric.
  
2. The present day working women are more astute, more educated, better exposed to the global lifestyle and are showing greater

affluence and self confidence than in the past. Along side they have to devote and manage time between home and career. Because of the self indulgent lifestyle being adapted by many of them, at times they are being victims of obesity and other related health problems. Consequently they are displaying a concern towards maintaining a fit and healthy lifestyle. This consciousness is affecting their buying pattern. For example, in place of Rajasthani food in which a lot of oil content is used, working women especially well educated and of higher income group are switching over to cuisines which have lesser cholesterol content. Similarly, they are in need of the products which save time and make the job easy on one side and have nutrition value on the other. Therefore, producers and marketers should develop products that not only save time and labour of the working women but also are able to maintain their health. This is also necessary that the availability of such products should not be limited to the big cities but such products and services should be supplied in small cities and towns also.

3. Personal care and food products are purchased in large quantity during marriage season, festivals and at the time of other social ceremonies. In case the favourite brand of the product is not available, the consumers purchase substitute brands. Marketers should find out the causes of short supply of these products and try to eliminate them. In out of stock condition, the marketers must ensure a regular supply of these products during such occasions for

which they may have to device an effective Inventory Management System.

4. Consumers of personal care products, toiletries and food products seek opinion of the salesman / retailer. The salesman / retailer, play important role in creating brand awareness, should be adequately trained so that they can promote sales through persuasion and tactful handling of buyers and their companions. Another issue in this regard is of ads. As advertisements serve as the source for influencing buying decisions of the working women, advertisers should look for faster ways engaging the time pressured working women. The advertisements may be made more interactive and engaging to catch the minds of working women. This will lead the manufacturers and marketers to know the requirement of working women. In turn, they also will have the satisfaction of being a part of the preparation of the product they consume. This will also create loyalty to the brand among working women.
5. Psychological factors play an important role in directing consumer behaviour of working women. Therefore, the study of the impact of psychological factors on buying behaviour is required. For example, motive is considered the link between, the need and the behaviour of the consumer. This implies that marketers have to identify working women consumers' motives and understand their motivational behaviour and responses to motivation. Marketers do

their utmost to identify indicators of motivation for a particular market or product. The basic principles of psychological factors can be significantly applied in adapting new products and can be utilized in designing promotional activities and advertisement. For instance, companies through psychological research may identify the consumer centric features of a product and may gather information on behavioural factors of working women consumers.

6. How working women's attitudes are formed and how they change is closely related. Direct personal experience, personality and impact of family, friends, work group and exposure to mass media are the factors that provide a base for attitude formation. Same factors also have an influence on attitude change. Thus, by knowing working women attitude, marketing practitioners can better anticipate their outlook and can reflect these features in their direct marketing efforts and advertising.
7. The comparison of the profile of the working women serving in government and private sector indicates that their behavioural pattern is not uniform. The multiple factors affecting their purchase decisions show divergencies. The inferences drawn from statistical analysis support the above statements. It means that different techniques are required to sell the same product to working women of government and private sector. For example, selling goods with payment in installments may be more useful device for selling the

products among lower income group working women of private sector.

8. Work groups influence the choice of working women. They discuss the price, brand, quality and characteristics of the product with formal and informal work groups before buying. They spend more than 40 hours per week at their jobs. The sheer amount of this time provides ample opportunity for work groups to influence the consumption behaviour of members. Hence marketers should encourage their sales representatives to reach working women at their places of employment so that working women can acquaint with the characteristics of the product and may evaluate the product.
9. While purchasing personal care products working women consider various factors like ingredients of the product, natural or herbal origin of the product, innovative features, manufacturer's reputation, whether the product serves the purpose, price and quality. It is evident from the study that brand loyal working women do not consider price factor when they purchase personal care products. Hence marketers need to provide additional benefits to their loyal working women consumers in order to retain and sustain them for future.

## **C. LIMITATIONS OF THE STUDY**

There is no research without limitations. The researcher came across to following limitations during the study:

1. The present study is an attempt to analyse the buying behaviour of working women consumers. The study was conducted in the state of Rajasthan and only nine non-durable products were taken for the study. As such, the scope of the study is limited. The mind of the consumer is not always static and the factors affecting buying behaviour change over a period of time. Therefore, the findings of the study may not be applicable exactly to the entire country, for all times and in all circumstances.
2. For conducting survey, convenience sample method was opted. The units were selected on the basis of accessibility of the researcher. This method has its own drawbacks and inferences and conclusions cannot be as authentic as those of a random sampling. The researcher has opted this method due to the limitations of time, money, distances and other circumstances.
3. The size of the sample was 500. Looking to the size of the universe, it was small indeed. Inferences would have been better if the number of units had been comparatively larger.
4. Another limitation of the study was questionnaire. Most of the questions are close ended that limits the respondent's answer.

5. Time, money and distance factors were also a constraint. The research work was to be completed within the prescribed period and investigations were to be made in a stipulated time. The work was furnished at a personal level and owing to paucity of time and funds the researcher could not contact the working women consumers in far remote areas.
6. The present work is of the nature of social sciences. It is different from physical sciences. In physical science, objects can be put to laboratory tests under certain controlled conditions. But in human sciences, the human nature is always changing and a theory developed on the happenings of a certain period may not fit in the long period.

In spite of the aforesaid limitations, it cannot be denied that the study is an empirical research, based on primary data and the findings of the study are beyond doubt indicative of consumer behaviour of working women in Rajasthan.

#### **D. SCOPE FOR FURTHER RESEARCH**

The present study reveals the consumer behaviour of working women in Rajasthan. It considers the importance of psychological, personal and social-cultural factors in respect of non-durable products. The field of consumer behaviour is multifaceted. Hence, the following areas are being given for further research:

1. For want of time and resources, only nine non-durable products were taken in the study. A further study may be taken up for durable products.
2. A comparative study of working women of rural and urban areas may be designed. It can be of an exploratory nature. The researcher can do random sampling and the variance may be tested with the help of ANOVA.
3. Further research may be taken up on the impact of advertisement and sales promotion techniques on purchase decisions of the consumers. The study of variations on the basis of variables like education, income, occupation, age, and geographical region will be more meaningful. Corresponding to the sampling design, appropriate technique to test the hypothesis may be used.
4. Further research may be conducted to measure working women's level of satisfaction regarding durable and non-durable products and on in-depth brand loyalty by considering factors affecting brand loyalty.
5. The present study was restricted to working women consumers serving in both government and private sector institutions in Rajasthan. The researcher feels that a study on similar lines can be administered on consumer behaviour of non-working women.