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Chapter VI

FINDINGS AND CONCLUSION

6.1 INTRODUCTION

The marketing concept was born out of the awareness that marketing starts with the determination of consumer wants and ends with satisfaction of those wants. The concept puts the consumer both at the beginning and at the end of the business cycle. It proclaims that 'the entire business has to be seen from the point of view of customer. The company has to think customer and act customer'. Thus, study of consumer has become important to any marketer. To understand the buyer and to create a customer through this understanding is the main purpose of buyer behavior studies.

The companies are trying to make their products more popular and thereby, try to be successful. In the competitive market, the prospective buyer is prepared to choose the right brand based on his/her needs. An understanding of purchase behavior of women is an essential aspect as it reflects the influence of brands, buyer & customer type on the purchase of a particular brand etc. The success of the marketer or its failure depends on the purchase behavior of consumers. That's why the study of consumer behavior is relevant and at most important in the context of present day world. In the age of 'Information Technology', we must know the changing attitude of consumer. Consumer behavior is influenced by variety of factors and it is necessary to know this factors. The conclusion drawn in this study after studying consumer behavior would be useful to the marketer because marketer can use this knowledge to come out with new products, services

and ideas which will satisfy the consumer needs, desires and wants.

The modern market is highly competitive and transitional. The prominence gained by individual consumer in marketing decision making compels the marketer to look at and organize the component of marketing mix through the customer's eyes. Hence consumer behavior research has come into existence. It is against this background that we have to understand the Indian consumer. We cannot under estimate the importance of women's role in the purchase decision. Because Now-a-days, the role of women in all fields is increasing.

The percentage of women in the workforce has also steadily and dramatically increasing and the percentage of married couples with a wife also in employment is increasing. Not only more women are working, but they are also earning higher salaries than ever before. These women are active partner in the family. They became major factor in all purchase decisions of their family, in respect of majority of purchases, she is the sole decision maker and in the rest of the purchases she is a powerful influencer of decision. She has become family's purchasing agent. She has acquired a place in the society by virtue of her education and employment. At this juncture, it is essential to study the buying behavior of working women. Since working women have the sole decision making and buying power.

The researcher for this purpose has done an indepth study of consumer behavior of working women, who consumes selected durable and non-durable products. The rationale behind the study is to highlight the finding of consumer behavior for selected consumer durables and nondurables. The study is carried out in Nanded district. It is hoped that, this study will provide a sound basis for marketing managers to understand consumer behavior and to develop suitable marketing strategy. After having analyzed

the collected information through field survey and personal discussion, the researcher has arrived at certain findings. These findings are as follows-

6.2 FINDINGS:

The significant findings of the study are as follows-

1. Based on the data collected by field survey it is seen that, majority of the sample working women (35 %) belongs to Age group of 35 yrs – 45 years.
2. Majority of the respondents i.e. 57.67 percent belong to the General (open) category.
3. According to the survey conducted for the study, it is seen that majority (49 percent) women respondents belong to medium size family having 5 to 7 members. The number of large families constitutes only 10.33 percent of the total while 40.67 percent of the consumer respondents belong to small size family.
4. The study reveals that, majority of the sample working women in the study area is either completed graduation or post-graduation. 21.67 percent women respondents have studied up to graduate and 32.67 percent respondents have studied up to post-graduation level.
5. In the study area majority of the sample respondents i.e. 36 percent of the women respondents in organized sector are found working either in government services or semi-government services, whereas 29.67 percent women respondents are working in private sector.
6. It is found that, majority of sample respondents belong to the income group of Rs.10,000 to 30,000. 35% respondents of them are found in the income group of Rs.10,000 to 20,000, whereas 38.67 percent respondents are found in the income group of Rs.20,000 to Rs.30,000.

7. According to the survey majority 44.67 percent women consumer respondents are found that spending Rs.10,000 to 20,000 per month.
8. Regarding the media habits of the consumers, it is noticed that-
 - a. Majority 82.50 percent of the sample working women has habit of reading news papers and/or magazines.
 - b. It is observed that majority 92% of the total respondents' reads news papers. 72.33% of them are regular news-paper readers.
 - c. It is observed that women respondents in the Nanded district are accustomed to read local news papers like Prajawani, Godatir, Marathwada, Sakal, Lokmat etc. having district coverage.
 - d. 73% sample working women read magazines where as 44% of them are habitual readers of magazines.
 - e. It is revealed that, majority 96 percent of the women respondents are viewers of television whereas 75% of the total respondents listen to radio thus television has become the most popular and effective media.
 - f. It found that 18.67% of the total women respondents have started surfing internet.
 - g. It is observed that media literacy is higher among working women specially those who have high level on education.
 - h. It is found that on an average 92.86% post-graduates are reading newspapers and/or magazines, majority 97.96% post-graduate women respondents read news papers where as 87.76% read magazines.
9. Regarding attentivity to advertisements in different media, it is noticed that-
 - a. Attentivity to advertisements in news papers is more as compared

magazines. The proportion of the attentivity of newspapers to magazines is 21:20.

- b. It is observed that the proportion of radio listeners and attentivity is 5:3.
 - c. The majority (90.33%) of the total women respondents and 94.10% viewers preferred that Television is the only media, which is mostly preferred by the respondents. The proportion of viewers and attentive to advertisement in television is 16:15.
 - d. News papers rank second whereas magazines rank third as effective media of advertisement for durable and nondurable products.
 - e. It found that 18.67% of the total women respondents have started surfing internet. The proportion of internet users and attentive to advertisement on internet is 11:3.
10. The study revealed that out of seven sources of information, television ranked first with 52.67% respondents have influenced by advertisement broadcasted on Television, followed by word of mouth advertisement (19.67%) rank second, thereafter newspapers and magazines play important role .
 11. The study reveals that on an average 37.93% respondent for durable product and 54.27% respondents for non-durable product are fully aware and 44% & 36.60% respondents are moderately aware about different brands of durable and non durable products respectively in the market.
 12. Regarding the factors influencing choice of the products, it is noticed that-
 - a. In case of durable products choice, majority 23% of the sample

respondents has been influenced by quality and durability. Whereas 19.67% are influenced by brand image. 15.67% by price, 8.67% respondents each have impressed by credit or installment facility and guarantee/warranty offered.

- b. In case of non-durable products choice, Overall 21.33% respondents have influenced by quality of the product. 13.67% by reputed brand. Price is important for 13.33% of the respondents.
13. It is found that reference group play important role while taking purchase decision. In case of durable product purchase decision, as much as 37.33% of the respondents have influenced by friends and colleagues group followed 26% respondents influenced by neighbor's advice. In case of non-durable product purchase decision, majority 55.67% of the respondents are influenced by other members in relation. Followed 19.67% respondents by friends and colleagues.
14. It is noticed that working women give more importance to reference group while taking durable product purchase decision and while taking nondurable product purchase decision family members and especially children's play important role.
15. It is confirm from the study that in majority of the purchases, woman plays a major role in purchase decision. It is found that in case of durable product purchase decision, majority 36.37% working women are powerful influencer of the decision. In case of non-durable product purchase decision, in majority 46.67% of the cases she is sole decision maker and she prefer to prepare item list before purchasing.
16. Majority of the working women in Nanded district prefer company's showroom and authorized dealers for buying durable product but they prefer retailers and whole sellers for buying non-durable products.

17. Company's advertisement, reputation, free gift, price and quality of the products, appearance, and retailer's advice are some of the factors influenced the choice of consumer durables and non-durable products. Friends and relatives advise, joint decision of the family and credit facility is responsible for purchase decision.
18. Price, free gift, credit and installment facility, reputation of manufacture of consumer durables and non-durable products are the major factors which influence the purchase decisions of the consumers in lower income group.
19. Most of the women consumer respondents irrespective of their working area were conscious about price.
20. Most of the respondents under various personal factors have given highest preference to product quality.
21. Women respondents have purchased the preferred brand that whatever brand they wanted to purchase, they have purchased.
22. It is observed in the study that, in case of durable product purchase decision, sample consumers in the age group of 20 to 35 are more dominant and sole deciders but in the later stages influence of other family members is increasing.
23. In case of non-durable product purchase decision it is observed that, newly married women take decision with the opinion, but in the later stages she enjoy more powers to purchase daily use product for her family.
24. Most of the respondents are aware of the quality marks and it is found that, 42.67% of the working women respondents always look out such quality marks whereas 34.33% women respondents look for the quality marks sometimes.

25. Most of the sample respondents adopt bargaining method of purchase; some do not follow this method because they have confidence.
26. The distinctive feature of the higher income group respondents is that, they shop as and when they like. Middle class family purchase durable product only after bonus payment and daily need products at the beginning of the month or only when need arises.
27. The sample respondents prefer cash payment rather than credit payment. Those who purchase on credit majority of them (57.98%) avail thirty days credit period.
28. Most of the respondents were satisfied with all the factors like price, quality, availability, service, size and design of the product.
29. It is noticed that working women irrespective of their working area accomplish time economy by shopping less often and being highly loyal. Most of the working women under study, preferred to shop mostly in the beginning of the month.
30. It is also observed that most of the working women under study preferred to shop mostly in the afternoon and evening; or on Saturday and Sunday, these women shop at convenient stores rather than at supermarkets.
31. The result from the respondents says that most of them are facing various problems like harassment, adulteration, transportation, no follow up service, poor quality, etc during and after purchase.
32. The post purchase behavior of the sample respondents reveals the fact that, the decision process is not a satisfactory affair. The pressure of negative attitudes mounts up in certain families and is overcome by convincing, compromising, augmenting, etc.
33. It is found that due to the problems the women are frustrating and the

impact of these frustrations on consumers' buying behavior is significant, with half of shoppers indicating that these kinds of problems have led them to either stop shopping at a particular store or to shop less frequently at a particular store. This was true regardless of demographic differences and working area. It's clear that retailers must fix these problems in order to stem declining customer loyalty.

34. Behavioral patterns of working women have a deep relevance with the life styles. The life style of women depicts his thought, pattern and attitude towards change. It was observed that, women respondents belonging to traditional life style strata in the study area i.e. Nanded district are 29.67 percent of the total respondents. Further, the semi-traditional life style finds acceptance more in the district. A trend of modern life style acceptance has been observed in the study area is very meager. However, it is observed that, 24 percent of the overall population has accepted the modern life style.
35. The study reveals that majority of women consumers are concerned with the quality of the product. Companies can attract consumers only by offering quality products at reasonable prices.
36. The results of the survey and following data processing showed that, the most important factors for all commodities are products' characteristics and the quality of product. Along with those factors, price is also an important factor influencing the purchase decision of the women consumers in Nanded district, although it never appeared on 1st place of importance.
37. It is found that women respondents in Nanded district are cautious buyers. She is not averse to change and therefore willing to try new products, but does not adopt any product instantly. She will seek reassurance regarding her purchase.

6.3 TEST OF HYPOTHESIS:

After examining the consumer behavior of working women in Nanded district vis-à-vis different variables in the decision making process. It is considered worthwhile to test the hypothesis based on the results obtained in the study. For this purpose one-way ANOVA, chi-square and F test has been used.

These statistical tools test the hypothesis but the actual value of the statistic isn't very informative. So in chi-square test the calculated value has been compared with the table value and in the results obtained from software package the significance value (Sig.) has been used to accept or reject the null hypothesis. If the significance value of the test is greater than 0.05 or 0.01 level of significance, this indicates that there is no statistically evident reason to reject that hypothesis. In case, the significance value is so low that it is less than 0.05 or 0.01 level of significance, this indicates that there is no statistically evident reason to accept that hypothesis and so, we must reject it.

For the purpose of testing following null hypothesis, chi-square test has been applied on the responses of sample respondents. The following null hypothesis are tested-

H₀-01: There is no significant difference in brand awareness between product types.

H₀-02: There is a no significant association between price of the product and purchase decision.

H₀-03: The influence of product attributes does not differs by working area of women respondents in Nanded district.

H₀-04: There is no significant difference in dominance in the purchase decision between working women in different age group.

H₀-05: The decision of place of purchase does not differ by product type.

The results obtained are presented as follows-

H₀-01: There is no significant difference in brand awareness between product types.

Above hypothesis has been tested to compare the responses of sample respondents obtained for the products in durable and nondurable category. The results obtained are as follows-

Test Statistics		
Calculated Value	Tabulated value	Result
10.41	9.49 (4 d.f. at 5% level)	$X^2 > v=(4)$, $X^2_{0.05}$ Significant

Result of the chi-square Test as shown above indicates that the calculated value of X^2 is 10.41 and table value is 9.49 @5% level of significance. Therefore, it is seen that calculated value is greater than table value so it can be interpreted that the p value is significant at 5% level. Hence the hypothesis is rejected and it is concluded from this test that there is a significant difference between type of product and level of awareness.

H₀-02: There is a no significant association between price of the product and purchase decision.

Above hypothesis has been tested separately on the responses of sample respondents obtained for the products in durable and nondurable category. The results obtained are as follows-

Test Statistics			
Calculated Value	Tabulated value	Sig.	Result
25.277	18.47 (4 d.f. at 1% level)	.000	$X^2 > v=4$, $x^2_{0.01}$ Significant
10.750	18.47 (4 d.f. at 1% level)	.030	$X^2 < v=4$, $x^2_{0.01}$ Not Significant

It is found from the result of the chi-square test that calculated value of X^2 for durable product is 25.277 and nondurable product is 10.750 it is seen that in both the test calculated value is significant at 5% level but @1% level of significance the table value is 18.5. Therefore, it is seen that calculated value of first test is greater but in second test it is less than table value. So it can be interpreted that the p value is significant in first test but it is not significant in second test at 1% level. Hence the hypothesis is rejected in case of durable category but it is accepted in nondurable category.

It is concluded form this test that price factor is significant in case of durable product purchase decision but it is not very significant in case of nondurable product.

H₀-03: The influence of product attributes does not differs by working area of women respondents in Nanded district.

Above hypothesis has been tested separately on the responses of sample respondents obtained for the products in durable and nondurable category. The results obtained are as follows-

Test Statistics for durable products		
Calculated Value	Tabulated value	Result
23.59	67.5 (50 d.f. at 5% level)	$X^2 < v=50, x^2_{0.005}$ Not Significant
14.03	55.8 (40 d.f. at 5% level)	$X^2 < v=40, x^2_{0.05}$ Not Significant

It is found from the result of the chi-square test that in first test for durable product the calculated value of X^2 is 23.59 and table value for 50 d.f. is 67.5@5% level significance. In the second test for nondurable product the calculated value is 14.03 and table value for 40 d.f. is 55.8@5% level significance. Therefore, it is seen that calculated value of both the tests is

less than table value. So it can be interpreted that the p value is not significant in both the tests at 5% level. Hence the hypothesis is accepted and it is concluded from this test that there is equal influence of product attributes on women respondents working in different working area in Nanded district.

H₀-04: There is no significant difference in dominance in the family purchase decision between working women in different age group.

Above hypothesis has been tested separately on the responses of sample respondents obtained for the products in durable and nondurable category. The results obtained are as follows-

Test Statistics		
Calculated Value	Tabulated value	Result
28.47155	18.5 (4 d.f. at 1% level)	$X^2 > v=4, x^2_{0.001}$ Significant
14.82225	18.5 (4 d.f. at 1% level)	$X^2 < v=4, x^2_{0.001}$ Not Significant

It is found from the result of the chi-square test that calculated value of X^2 for durable product is 28.472 and nondurable product is 14.822 it is seen that in both the test calculated value is significant at 5% level but @1% level of significance the table value is 18.5. Therefore, it is seen that calculated value of first test is greater but in second test it is less than table value. So it can be interpreted that the p value is significant in first test but it is not significant in second test at 1% level. Hence the hypothesis is rejected in case of durable category but it is accepted in nondurable category.

It is confirm from the above study that in case of durable product purchase decision there is significant difference in dominance in the family

purchase decision between working women in different age group. Because in later stages when children grow up and they influence and interfere in the purchase decisions. But in case of non-durable product purchase decision, there is no found significant difference in dominance in the family purchase decision between working women in different age group. In her life she continually enjoys powers to purchase daily use product for her family.

H₀-05: The decision of place of purchase does not differ by product type.

Above hypothesis has been tested to compare the responses of sample respondents obtained for the products in durable and nondurable category. The results obtained are as follows-

Test Statistics		
Calculated Value	Tabulated value	Result
165.36	15.5 (8 d.f. at 5% level)	$X^2 > v=(8), X^2_{0.05}$ Significant

Result of the chi-square Test as shown above indicates that the calculated value of X^2 is 165.36 and table value is 15.5 @5% level of significance. Therefore, it is seen that calculated value is greater than table value so it can be interpreted that the p value is significant at 5% level. Hence the hypothesis is rejected and it is concluded form this test that there is a significant difference between type of product and level of awareness.

For the purpose of testing following null hypothesis, ANOVA Test has been applied on the responses of sample respondents.

The ANOVA analysis tools provide different types of variance analysis. The tool that should be used depends on the number of factors and the number of samples that we have from the populations that we want to test. This tool performs a simple analysis of variance on data for two or more samples. The analysis provides a test of the hypothesis.

H₀-01: There is a no significant difference in their responses between education group and influence of media on purchase decision.

H₀-02: Purchase decision of consumer respondents do not significantly affected by influencers in the reference group.

H₀-03: There is no significant difference in mode of payment for their purchases among women respondents from different working area.

The results obtained from the Test are presented as follows -

H₀-01: There is a no significant difference in their responses between education group and influence of media on purchase decision.

Above hypothesis has been tested to compare the responses of sample respondents obtained in field survey. The results obtained are as follows-

ANOVA					
	Sum of Squares	df	Mean Square	F	Sig
Between People	3530.571	6	588.429	4.753	.006
Between Items	572.857	4	143.214		
Within People	723.143	24	30.131		
Residual	1296.000	28	46.286		
Total	4826.571	34	141.958		

Result of the ANOVA Test as shown above indicates that the calculated value of F is 4.753 and significant value is 0.006 @5% level of significance. Therefore, it is seen that p value is less than F(0.05) so it can be interpreted that the p value is not significant at 5% level. Hence the hypothesis is rejected and it is concluded form this test that there is a significant difference in their responses between education group and

influence of media on purchase decision.

H₀-02: Purchase decision of consumer respondents do not significantly affected by influencers in the reference group.

Above hypothesis has been tested separately on the responses of sample respondents obtained for the products in durable and nondurable category. The results obtained are as follows-

ANOVA for Durable Products

	Sum of Squares	df	Mean Square	F	Sig
Between People	1084.500	3	361.500	25.020	.015
Within Between Items	10512.500	1	10512.500		
People Residual	1260.500	3	420.167		
Total	11773.000	4	2943.250		
Total	12857.500	7	1836.786		

Result of the ANOVA as shown above indicates that the calculated value of F is 25.020 and significant value is 0.015 @5% level of significance. Therefore, it is seen that p value is less than F(0.05) so it can be interpreted that the p value is significant at 5% level. Therefore the hypothesis is rejected and it may be concluded form this test that durable product purchase decision of consumer respondents significantly affected by influencers in the reference group.

ANOVA for Non-Durable product

	Sum of Squares	df	Mean Square	F	Sig
Between People	6033.500	3	2011.167	5.231	.106
Within Between Items	10512.500	1	10512.500		
People Residual	6029.500	3	2009.833		
Total	16542.000	4	4135.500		
Total	22575.500	7	3225.071		

Result of the ANOVA as shown above indicates that the calculated value of F is 5.231 and significant value is 0.106 @5% level of significance. Therefore, it is seen that p value is greater than F(0.05) so it can be interpreted that the p value is not significant at 5% level. Therefore the hypothesis is accepted and it may be concluded form this test that nondurable product purchase decision of the consumer respondents do not significantly affected by influencers in the reference group.

H₀-03:There is no significant difference in mode of payment for their purchases among women respondents from different working area.

Above hypothesis has been tested to compare the responses of sample respondents obtained in field survey. The results obtained are as follows-

ANOVA					
	Sum of Squares	df	Mean Square	F	Sig.
Between People	1857.000	5	371.400	5.962	.059
Within Between Items	320.333 ^a	1	320.333		
People Residual	268.667	5	53.733		
Total	589.000	6	98.167		
Total	2446.000	11	222.364		

Result of the ANOVA as shown above indicates that the calculated value of F is 5.962 and significant value is 0.059 @5% level of significance. Therefore, it is seen that p value is greater than F(0.05) so it can be interpreted that the p value is not significant at 5% level. Therefore the hypothesis is accepted and it may be concluded form this test that there is no significant difference in mode of payment for their purchases among women respondents from different working area.

6.4 SUGGESTIONS AND RECOMMENDATIONS:

Purchase decision process which is characterized as more complex in its nature, has been subject to research. This study is an attempt to explore the purchase decision process within a family with special reference to working women's purchasing behavior and their role in purchase decision.

The ultimate objective of marketing strategy is to motivate the customer to buy a product. A marketing strategy that creates awareness, desire and demand, ultimately effects the sale, i.e. the psychological desire gets backed by money- is thereby, converted into demand and the act of buying takes place can be called the best or suitable strategy.

Each decision made by a consumer to buy a product or brand involves the problem solving process. Since the purchase is complex process it is necessary for a marketer to analyze the factors involved in the process. The act of purchase by a consumer is governed by various factors such as economic, social and psychological. Marketers have to go beyond the various influences on buyers and develop an understanding of how consumers actually make their decision. Marketers must identify who makes the decision.

To the Marketers: 'Family' influence in the purchase decision process is to be considered more seriously than the influence of any other factor. The simple and the most important reason behind it, is the family that decides the consumption pattern, choice of products, brands, stores and other product related aspects. The marketing strategy to be adopted under conditions where purchase decisions are husband dominated has to necessarily differ when such decisions are wife dominated or even syncratic decisions. In order to reach the prospective buyer without any complications, the Marketer's prime

responsibility is to identify the person dominating the decision making process and he / she is to be influenced further towards the desired action. It is believed that, such an approach will serve the purpose more effectively than a generalized approach often practiced by Indian Marketers towards the family purchase activity. Consumer behavior research is an effective tool in Marketing for all types of organization. It provides clues as how to reach and serve the consumers more effectively. In order to achieve success in the market, the companies may adopt this methodology.

As the present study is related to consumer response and behavioral pattern in respect of – durable and nondurable products, specific guidelines and approaches need to be developed. These approaches have been developed because of the behavioral study of working women conducted by the researcher. These are as follows-

i.) Creation of Product Awareness:

The first and foremost task in planning, a marketing strategy for a consumer durable and nondurable product, the marketer should create the awareness of existence of a particular brand in the market. This can be done by means of advertisement campaign, organizations of showcases, display activities, sample test and offers etc. What methods are to be followed will depend upon the merit of the situations and nature of product to be sold.

ii.) Background Survey:

A company desires of launching a new product for selling or promote the sales of existing product either in a new market or promotions of an existing market should conduct a preliminary survey of relevant territory. The survey should normally include a study of family background, income, expenditure, reference group, habits etc. The survey should also evaluate,

competitive brands, so as to enable them to formulate their own strategy.

iii.) Creation of Desire:

It becomes necessary to create a desire in the mind of the buyer; some sentimental appeal to the psyche of the customer is needed for the purpose. This can be affected, by way of proper training. Sales persons should visit the customer by home to home approach or by way of organized workshops, whereby the need aspect of the product will be highlighted.

iv.) Creation of Demand:

A desire need to be converted into demand. This can happen only if the desired is backed by money. At this point, the marketing strategy to be effective can be equipped and supported with some finance schemes. Majority women respondents covered by present study, are in a state of transitions from traditional to modern lifestyles. Many time they aware of product, they desired it but they lack financial support. Therefore, if some finance schemes is made available, marketing strategy for consumer products will be more effective.

v.) Promotional Marketing:

The results suggest that, for women consumers like those in Nanded district, well-trained salespersons, who understand customers' needs and are able to solve their problem, promotional materials such as free samples and incentives, and attractive packaging may encourage consumers to try products. Therefore, it reflects that marketers should employ these attributes to attract consumers in this segment. The motivation for using products appears to be caused by individuals' self perception and influences from others who are important to them such as spouse, friends, family, and work

colleagues. Once marketing tools are developed, it is important to take social influences groups into account in order to approach this target group effectively.

vi.) Personalized Attention and Services:

The personalized attention and services is the most important factor. Companies and stores, which specialize in personalized attention, would continue to benefit from this preference. Retailers should improve on this strength to ward off the threats from the organized retailing sector. At the same time, retailers who favor self service formats will also need to address this need for personalized attention and services particularly among the married, middle aged and high income consumers.

vii.) Creation of Security Sense:

Consumer durables are generally brought with a view to use them for a longer period. The financial investment involved is also sizeable. It was surveyed that the women respondents, needs some security. The security here means some warrantee or guarantee of durability, quality and after sales service. The marketing strategy should include such program, so as to change the customer output.

viii.) Competitive Outlook:

As part of marketing strategy, it is also necessary to impress upon the prospective buyer, reasons why he/she should buy a particular product only and not one of the competitive brands. Here, the qualitative aspect, price competitiveness etc. should be impressed upon the buyer.

ix.) Creations of Glamour:

Marketing strategy for consumer durable and/or nondurable products must be able to create some attractions and glamour regarding the product. The working women in the study area have inclinations towards modernizations, and therefore, socio-analytic factor, which appeal to dignity, prestige and ego are found to be effective. Therefore, effective marketing strategy in question should create such socio-analytic images.

x.) Shopping Convenience:

The emergence of travel and shopping conveniences is also most important factor. The generic store selection factor is indicative of the growing concerns of consumers in this area. Shopping malls with adequate parking facilities as also entail, which does not require travel, could benefit from this preference. At the same time those who prefer travel conveniences also look for shopping conveniences like not having to wait at billing or delivery counters. Time pressure is showing up as a key factor that weighs in the minds of working women consumers.

xi.) Post-purchase Service:

Satisfaction of the consumer's desire is important; consumers appreciate good quality products and sales service satisfaction and comfort and if they are not fully satisfied with their shopping experiences, they will seek alternatives. But it is found that majority working women in Nanded district face problems during and after purchase. If the retail shopkeepers and the company couldn't adequately solve the problem, the impact on customer satisfaction would be negative. It was also found that, if a problem was very critical, it would not matter what the company's response is. That is why marketer must fix these problems in order to stem declining customer

loyalty.

xii.) Suggestions for Public:

Women should be aware of the new products introduced in the market and of its special features, price, quality, etc. They should be capable of identifying duplicate products and should avoid purchasing unnecessary items. Purchase is to be made on the basis of the quality, income and according to the budget. Women must know the standard shop which sells products at reasonable prices with excellent service. They should give importance to the package date, manufacturing date, ISI marks, expiry date, brand etc while purchasing. They should bargain and should clarify their doubts regarding the product, they buy. Proper planning is essential before going for purchasing and should know the credit facilities, offers, discounts, etc available for the products in the market. To conclude, in order to bring about lasting happiness in purchase, decision should be 'Joint Decision'.

xiii.) Suggestions for Further research:

Research has tried his level best to study the consumer behavior but due to limitation of money and time the researcher could not through the light on all the aspect of consumer behavior. However, recommendations for future research may generate as follows. Firstly, future research may survey other career groups since these results may provide a more useful insight into buying durable and nondurable products. Secondly, other products in similar categories are of interest for future investigations. Thirdly, future research should investigate other variables which may correlate to dependent variables in order to enhance the scope of the present study. Finally, future study should be undertaken using qualitative methods such as interviews, observations, or focus groups in order to provide a better explanation of women consumer behavior.

6.5 CONCLUSION:

The present study is an empirical analysis of working women's consumer behavior, for this purpose the researcher has selected Nanded district as a representative of rural and urban center and the five durable and five nondurable products which has been purchased by the sample working women in the study area. For examining the buying behavior of consumers; product like Mobile, Media Player, Television, Mixer, Washing Machine in the durable category and in the non-durable category, product like Tooth Paste, Soap, Shampoos, Cosmetics, Tooth Brush have been deliberately chosen as a representative of the respective category, keeping in view of their utility and indispensability in the households in India.

Study of behavioral patterns is an essential prerequisite of deciding upon the marketing strategy regarding a particular product. The modern market is highly competitive and transitional. The prominence gained by individual consumer in marketing decision making compels the marketer to look at and organize the component of marketing mix through the customer's eyes. Hence consumer behavior research has come into existence. What price is to be fixed, what quality is to be sold, which media of advertisement is selected, what offers are to be made all this and such questions are to be decided only with references to behavioral pattern. The customers do not accept any product, which does not give them complete satisfaction. So it can be said that the modern market is consumer oriented and any products success or failure is determined only by the consumers. Nothing can be sold without knowing how the prospective buyers behave.

While many marketers recognize the family as the decision making unit, a successful marketer is one who identifies and examines the attitudes and behavior of one family member who determines unilaterally or jointly

whether to buy, what, where and when to buy. It is the modern housewife who plays this decisive role in the family. Thus, the marketer's strategy is influenced at almost every turn by woman who has become the family's purchasing agent.

In our society there have been significant changes in status of women. In increasing numbers, women are working in different sectors; they are earning higher salaries than ever before. They have become more than 'just housewives'. Today, these women are active partner in the family. They became major factor in all purchase decisions of their family, in respect of majority of purchases, she is the sole decision maker and in the rest of the purchases she is a powerful influencer of decision. She has become family's purchasing agent. The role of women has shifted in response to social changes and has also been a factor leading to the social changes.

Women constitute a major marketing force. Any change in a working wife's consumer behavior is affecting not just one person, but usually three or more family members. Efforts to define consumer target markets have shown that the modern woman not averse to change and therefore willing to try new products, but does not adopt any product instantly. She will seek reassurance regarding her purchase. She is not only cost conscious but also a quality conscious buyer. For her, free gift and price factor influence the purchase decisions but other aspect like quality, performance, guarantee, time saving and convenience etc. are major considerations. She is highly brand loyal, shop loyal and purchases mostly in the beginning of the month. She accomplishes time economy by shopping less often and being brand loyal and store loyal.

The working woman possesses a good degree of awareness of the change taking place in her environment. . She needs and wants products

which are convenient to buy and to use; she is interested in the products which complement her metropolitan and cosmopolitan life style and challenge her intellectually. Marketers should communicate with her and try to convince her through every possible media. Thus, a marketer who understands the behavior of working woman and plants his marketing strategies to suit the needs and aspirations of this target market will definitely have an advantage over his competitors.

It is hoped that, this study will stimulate further research in the field of consumer behavior and findings of the study would be useful to the marketer, policy makers, students of marketing and consumer themselves.