
Analysis on Women Expenditure Pattern & Purchasing Buying Behavior – Spinster Vs Married women

Dr (Ms) Mamta Vyas

Professor, Department of Management, DAVV. Indore College, Sri Aurbindo Institute of Management & Science.

ABSTRACT:

Today, women are equal partners in household expenditure. If they are married, they provide their share in household expenditure due to price hikes. In olden day women save her money because as it is psychology of men that they do not touch salary of women & easily managed their life financially. Today, women start earning at the age of 21. She is aware about managing her budget and saving for the future. At the same time women life style has been changed and she loves to spend money on its look or beauty, clothes , property and on electronics items and comfort products and services. Now the question comes in mind that the expenditure pattern of single/Spinster women similar to married women. It is true or myth that single women save more than married women. This paper gives an idea about the comparative expenditure pattern of Spinster women and married women. It will compare the two patterns and other factors related to purchasing behavior.

Keywords-Women purchasing behavior, Expenditure pattern, spinster, married women

LITERATURE REVIEW

- ✓ Fletcher & Keith (1988) presents information on the nature of problem recognition, the first stage of the problem solving model of buyer behavior. The problem solving approach stresses the view that the consumer moves through a series of sequential and reiterative stages or procedures in reaching or not reaching a consumption decision. It is claimed that problem recognition is a two stage process; first, the problem of whether to buy, and second, and the problem of what to buy. The first problem is solved with little if any, market searches over a prolonged period of time, the second

with limited market search over a shorter period. The initial stages of a decision are generally accepted as influencing the later informational requirements and the choice criteria used to evaluate and discriminate between alternative products and, as such, are of major importance to marketers. Precipitation circumstances and enabling conditions do not operate in a clearly predictable way and are often not open to influence by the marketer.

- ✓ Simintiras & Anotonis (1997) attempt to Distinguish evaluation outcomes of likely future satisfaction from feelings or emotions prior to the act of purchase, and assess the impact of proposals satisfaction of the purchase behavior of first time buyers. In their study after conceptualizing pre-purchase satisfaction as the emotional outcome of anticipated satisfaction, it was hypothesized that; pre-purchase satisfaction and anticipated satisfaction are related but distinct constructs; and pre-purchase satisfaction levels are higher for potential first time buyers who buy than those who do not buy. The results provided support for both propositions, and suggest that anticipated satisfaction and prepurchase satisfaction are distinguishable constructs, and prepurchase satisfaction is a predictor of the purchase behavior of first time buyers
- ✓ Shainesh (2004) presents that buying behavior in a business market is characterized by long cycle times, group decision making, participants from different functional areas and levels and sometimes divergent objectives, and changing roles of the participants during the buying cycle. The high levels of market and technological uncertainty of services is the complexity in the buying process. Despite all this, marketers have been remarkably remiss in not looking at women as a separate segment.
- ✓ Dr. M. Subrahmanian(2011)examine in his study “ buying behavior of the new aged Indian women” in the city of Chennai” with respect to the age, marital status, occupation, professional status factors, etc. to identify the decision maker and the influencer for the purchase made by the women. A sample of 200 women from the few distinct geographical areas of the Chennai city was collected. According to this study the women’s value perception is multi-faceted and they are more quality

- oriented. When it comes to the price attribute women do not opt for the products even if it is heavily priced or low priced but to the maximum prefer when it is reasonably priced within the affordable range
- ✓ Chiappori (1988) and Browning & Chiappori (1998) propose a “collective” approach based on a model of intra household resource allocation that obeys a Pareto efficient sharing rule satisfying certain regularity conditions. According to this framework, household utility is defined as the weighted sum of the utility of individual members of the household. These welfare weights turn out to be proxies for the power of each member of the household.
 - ✓ Dr. M. Subrahmanian (2011) examine in his study “buying behavior of the new aged Indian women” in the city of Chennai” with respect to the age, marital status, occupation, professional status factors, etc. to identify the decision maker and the influencer for the purchase made by the women. A sample of 200 women from the few distinct geographical areas of the Chennai city was collected. According to this study the women’s value perception is multi-faceted and they are more quality oriented. When it comes to the price attribute women do not opt for the products even if it is heavily priced or low priced but to the maximum prefer when it is reasonably priced within the affordable range.
 - ✓ (Courtenay, 2000; Fox and Murray, 2000; Leaper, 2000; Poggio, 2006). Dr. Gary Mortimer and Dr. Peter Clarke(2011) in their paper on “Australian Supermarket Consumers and Gender Differences Relating to their Perceived Importance Levels of Store Characteristics” The overriding research objective was to identify which store characteristics male and female grocery shoppers consider as important and what differences exist between the levels of importance and the shopper’s gender. To that end, the results demonstrate that male and female grocery shoppers consider important store characteristics differently and there are specific characteristics that men and women consider more important. Male shoppers considered speed, convenience and efficiency to be the most important factors. Female shoppers, in contrast, reported characteristics relating to pricing, cleanliness and quality characteristics relating to pricing, cleanliness and quality

- ✓ **Dr S. Varadaraj and S. Kumar** (2013) conducted a research study on “A Study on Buying Behavior of Women Customer’s towards Jeweler Products with Special Reference to Tirupur City”. The purpose of this research is to find out buying behaviour of women customer’s towards jewellery products with special reference to Tripura city. The objective of the study is to get the feedback about various factors affecting Buying behavior of Jewellery products, Evaluate the brand awareness and buying attitude of the women customer ‘sin purchasing of gold at the various jewellery retail stores. The research design used in this study is descriptive research design. Data was collected from around 200 customers from the Sri Kumaran, Joy Alukkas, TA TA gold, RBS, Thangamayil jewellery retail stores by survey method. The primary data is collected through questionnaire and personal contact with customer. The secondary data is collected from journals, text books and through the internet. The data collected and analysed using simple percentage method. Chi Square and Ranking method is the statistical tool for analysing the collected data. The collected data includes personal details, customer opinion in the Jewellery retail stores, services and current benefits provided in the jewellery retail stores, rewards, autonomy, recognition and competitiveness. This paper analyses the Buying behaviour of women customer’s towards jewellery products. The study was restricted only to Tirupur city. So the results cannot be generalized. Some of the customers are not serious in their responses to the survey and as a result, there are some difficulties in reaching the right conclusion. The results may help the management of Jewellery retail stores to understand about the factors that influence the satisfaction of customers towards retail stores.

OBJECTIVES

- To Examine Women Expenditure Pattern & Purchasing Buying Behavior – Spinster Vs Married Women
- To know which area of purchase has influence more & how much frequency intervals.

HYPOTHESES FORMULATION

Following Null Hypotheses Were Framed For Research Work

Ho –There Is No Significant Difference in Expenditure Pattern& Purchasing Buying Behavior – Spinster and Married Women

H1 –There Is a Significant Difference in Expenditure Pattern& Purchasing Buying Behavior – Spinster and Married Women

RESEARCH METHODOLOGY:

The study “Indian Women’s buying behavior & their values for the Market” analyzes woman's behavior on the basis of primary data. Primary data for the study is collected through questionnaire and personal comments from the respondents. The primary data have collected at prime locations of Indore. A sample size is 600 women respondent. In this 400 women will be chosen as professional working which include both spinsters & married women. Rest of 200 women will be selected women, who are not working, but they depend on their partner or parents or any other family member for money and test will be applied to spinster and married women.

DATA ANALYSIS & INTERPRETATION

DIMENSIONS AFFECTING WOMEN EXPENDITURE PATTERN & PURCHASING BUYING BEHAVIOR – SPINSTER VS MARRIEDWOMEN

Figure- 1: Age Group of the Respondents

| S.no | Age (in years) | No. of Respondents | Percentage |
|------|----------------|--------------------|------------|
| 1 | 20-30 | 57 | 9.5 |
| 2 | 30-40 | 153 | 25.5 |
| 3 | 40-50 | 128 | 21.3 |
| 4 | 50-60 | 119 | 19.8 |
| 5 | 60-above | 42 | 7 |

Note –A sample of 600 women were selected, out of 599 have responded.

| S.No | Age(In Years) | No. of Respondents | Spinster | Married women |
|------|---------------|--------------------|----------|---------------|
| 1 | 20-30 | 57 | 24 | 33 |
| 2 | 30-40 | 153 | 96 | 57 |
| 3 | 40-50 | 128 | 48 | 80 |
| 4 | 50-60 | 119 | 53 | 66 |
| 5 | 60-above | 42 | 18 | 24 |

A. Education

B.

| S.No | OCCUPATION | RESPONDENT |
|------|----------------------|------------|
| 1 | Graduation | 28 |
| 2 | Post graduation | 301 |
| 3 | Doctorate | 56 |
| 4 | Technical degree | 29 |
| 5 | Non technical degree | 54 |
| 6 | others | 32 |

marital status

| S.No | Marital Status | Respondent |
|------|----------------|------------|
| 1 | Married | 268 |
| 2 | Spinster | 222 |
| 3 | Single parents | 10 |

D. INCOME LEVEL

| S.No | Income Level | Respondent Response |
|------|--------------|---------------------|
| 1 | 5000-10000 | 98 |
| 2 | 10000-20000 | 76 |
| 3 | 20000-30000 | 101 |
| 4 | 30000-40000 | 112 |
| 5 | 40000-50000 | 81 |
| 6 | 50000-60000 | 32 |

Table 2: Expenditure share & income

| S.No | Attributes | Spinster (%) | Married women (%) |
|----------|----------------------|--------------|-------------------|
| 1 | Personal care | 03 | 06 |
| | myself | 1.5 | 2.5 |
| | Spouse/partner | 0 | 2.5 |
| | parents | 0.5 | 0.5 |
| | Friends | 0 | 0 |
| | Other family member | 1 | 0.5 |
| 2 | Books | 4 | 3 |
| | myself | 2.5 | 0.5 |
| | Spouse/partner | 0 | 2 |
| | parents | 0.3 | 0 |
| | Friends | 0.2 | 0 |
| | Other family member | 1 | 0 |
| 3 | Cosmetic | 08 | 07 |
| | myself | 4 | 3.3 |
| | Spouse/partner | 0 | 2.8 |
| | parents | 3 | 0.1 |
| | friends | 0.5 | 0 |

| | | | |
|----------|---------------------------|-----------|-----------|
| | Other family member | 0.5 | 0.8 |
| 4 | Jewellery | 08 | 06 |
| | myself | 3 | 3 |
| | Spouse/partner | 0 | 2.5 |
| | parents | 4 | 0.3 |
| | friends | 0.5 | 0 |
| | Other family member | 0.5 | 0.2 |
| 5 | Food beverage | 08 | 08 |
| | myself | 03 | 3 |
| | Spouse/partner | 0 | 3.5 |
| | parents | 4 | 0.8 |
| | friends | 0.5 | 0.2 |
| | Other family member | 0.5 | 0.5 |
| 6 | Entertainment | 4 | 4 |
| | myself | 2 | 01 |
| | Spouse/partner | 0 | 02 |
| | parents | 0.3 | 0.5 |
| | friends | 1 | 0.2 |
| | Other family member | 0.7 | 0.3 |
| 7 | Home furnishing | 03 | 04 |
| | myself | 1 | 1 |
| | Spouse/partner | 0 | 1.2 |
| | parents | 1.3 | 1.2 |
| | friends | 0 | 0 |
| | Other family member | 0.7 | 0.6 |
| 8 | Financial products | 04 | 04 |
| | myself | 2.3 | 2 |
| | Spouse/partner | 0 | 0.5 |
| | parents | 1.3 | 1.5 |
| | friends | 00 | 0 |

| | | | |
|-----------|--------------------------------------|-----------|-----------|
| | Other family member | 0.4 | 0 |
| 9 | Insurance & life security | 04 | 05 |
| | myself | 1.2 | 1.2 |
| | Spouse/partner | 0 | 1.8 |
| | parents | 1.8 | 0.8 |
| | friends | 0 | 0 |
| | Other family member | 1 | 0.2 |
| 10 | Hard drink | 01 | 01 |
| | myself | 0.2 | 0.1 |
| | Spouse/partner | 0 | 0.1 |
| | parents | 0.1 | 0.1 |
| | friends | 0.1 | 0.3 |
| | Other family member | 0.6 | 0.4 |
| 11 | Public transport | 05 | 06 |
| | myself | 1.3 | 02 |
| | Spouse/partner | 0 | 03 |
| | parents | 1.3 | 0.5 |
| | friends | 0.7 | 0 |
| | Other family member | 1.7 | 0.5 |
| 12 | Vehicle products | 08 | 07 |
| | myself | 03 | 3 |
| | Spouse/partner | 0 | 3 |
| | parents | 1 | 0.5 |
| | friends | 0 | 0 |
| | Other family member | 4 | 0.5 |
| 13 | Cars/other four vehicles | 5 | 5 |
| | myself | 2.3 | 02 |
| | Spouse/partner | 0 | 02 |
| | parents | 1.9 | 0.5 |
| | friends | 0 | 0 |

| | | | |
|-----------|------------------------|-----------|-----------|
| | Other family member | 0.8 | 0.5 |
| 14 | Restaurants | 5 | 5 |
| | myself | 2.2 | 2 |
| | Spouse/partner | 0 | 1 |
| | parents | 2.3 | 1 |
| | friends | 0.2 | 0.5 |
| | Other family member | 0.3 | 0.5 |
| 15 | Bank saving | 6 | 6 |
| | myself | 4 | 1.5 |
| | Spouse/partner | 0 | 1.5 |
| | parents | 1.8 | 1 |
| | friends | 00 | 0 |
| | Other family member | 0.2 | 2 |
| 16 | Share market | 05 | 05 |
| | myself | 2.5 | 1 |
| | Spouse/partner | 0 | 1.5 |
| | parents | 0.5 | 1 |
| | friends | 0.5 | 1 |
| | Other family member | 1.5 | 0.5 |
| 17 | Technology | 04 | 03 |
| | myself | 3 | 1 |
| | Spouse/partner | 0 | 1 |
| | parents | 0.5 | 0.2 |
| | friends | 0 | 0 |
| | Other family member | 0.5 | 0.8 |
| 18 | Home appliances | 03 | 03 |
| | myself | 2 | 1 |
| | Spouse/partner | 0 | 1 |
| | parents | 0.5 | 0.5 |
| | friends | 00 | 0 |

| | | | |
|-----------|---------------------|-----------|-----------|
| | Other family member | 0.5 | 0.5 |
| 19 | Travel | 4 | 03 |
| | myself | 1.8 | 1 |
| | Spouse/partner | 00 | 1 |
| | parents | 1.5 | 0.5 |
| | friends | 0.2 | 0.1 |
| | Other family member | 0.5 | 0.4 |
| 20 | Electronics | 03 | 04 |
| | myself | 1.2 | 1.2 |
| | Spouse/partner | 0 | 1.8 |
| | parents | 0.8 | 0.5 |
| | friends | 0.2 | 0 |
| | Other family member | 0.8 | 0.5 |
| 21 | Clothing | 03 | 02 |
| | myself | 2 | 0.7 |
| | Spouse/partner | 0 | 0.8 |
| | parents | 0.8 | 0.5 |
| | friends | 0.1 | 0 |
| | Other family member | 0.1 | 0 |
| 22 | Donation | 02 | 03 |
| | myself | 0.5 | 0.4 |
| | Spouse/partner | 0 | 1 |
| | parents | 0.8 | 0.9 |
| | friends | 0 | 0 |
| | Other family member | 0.7 | 0.7 |
| | | | |
| | | | |

Note – Income of respondent are represented in % and calculated assuming Rs 100 as income of respondent.

$$t = 0.1277$$

df = 41

standard error of difference = 0.577

P value and statistical significance:

The two-tailed P value equals 0.8990

Confidence interval:

The mean of Group One minus Group Two equals -0.07

95% confidence interval of this difference: From -1.24 to 1.09

By conventional criteria, this difference is considered to be not statistically significant.

To test the hypothesis

H1 –There is a Significant Difference in Expenditure Pattern– Spinster and Married Women.

Pearson's $r = 0.845$

Degree of freedom = 20

Critical value = 0.423

N=22

Reject the null hypothesis.

Group x and Group y are significantly correlated with one another, $r(20) = 0.845$, $p < .05$.

Result - Spinster and Married Women have similar Expenditure Pattern.

To Analysis differences in purchasing behavior between Spinster Vs Married women

Wilcoxon signed-rank $T^+ = 48.000$ (Note: Sometime the symbol W is used instead of T)

$T^- = 43.000$

z-score = 0.188

Asymptotic significance (2-tailed) $p = 0.851$

Based on a p-value threshold of 0.05, there is not a statistically significant difference 'Sample 1' and 'Sample 2'.

Effect size $r = 0.028$

The result found - (**married women**) - (**Spinster**). **There are 15 purchasing behavior differences greater than or equal to zero, and 7 purchasing behavior differences less than zero.**

INTERPRETATION

Thus results of the study indicate that there is no significant difference in Women Expenditure Pattern & for Spinster and Married women. It is believe that spinster save more money and spend less on household expenditure. It is also true that household composition and other demographic characteristics they may effect the expenditure of Spinster and Married women.

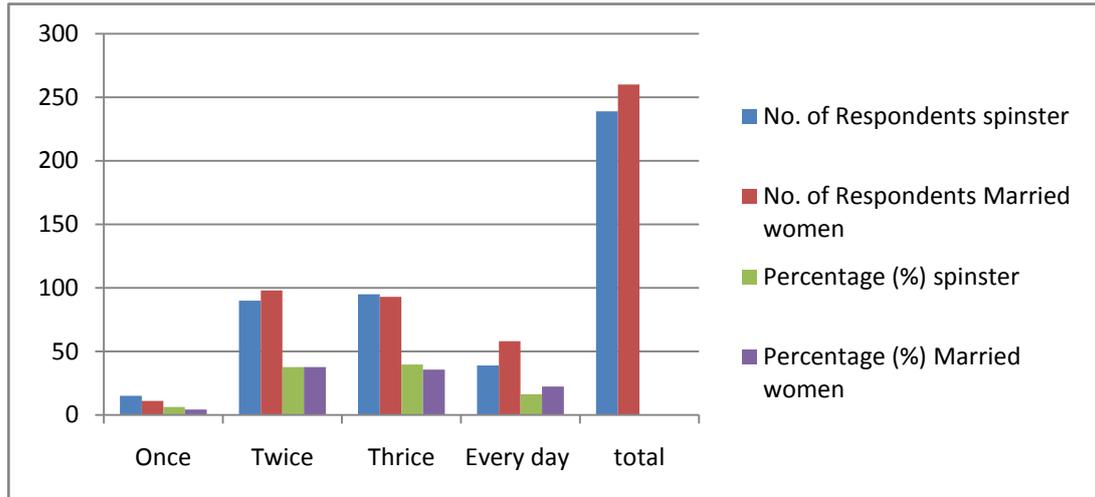
To Know Frequency of Buying Per Month

Frequency of buying per month

| Buying Frequency | No. of Respondents spinster | No. of Respondents Married women | Percentage (%) spinster | Percentage (%) Married women |
|------------------|-----------------------------|----------------------------------|-------------------------|------------------------------|
| Once | 15 | 11 | 6.27 | 4.23 |

| | | | | |
|-----------|-----|-----|------|------|
| Twice | 90 | 98 | 37.6 | 37.6 |
| Thrice | 95 | 93 | 39.7 | 35.7 |
| Every day | 39 | 58 | 16.3 | 22.3 |
| total | 239 | 260 | | |

Graph of Frequency of buying per month

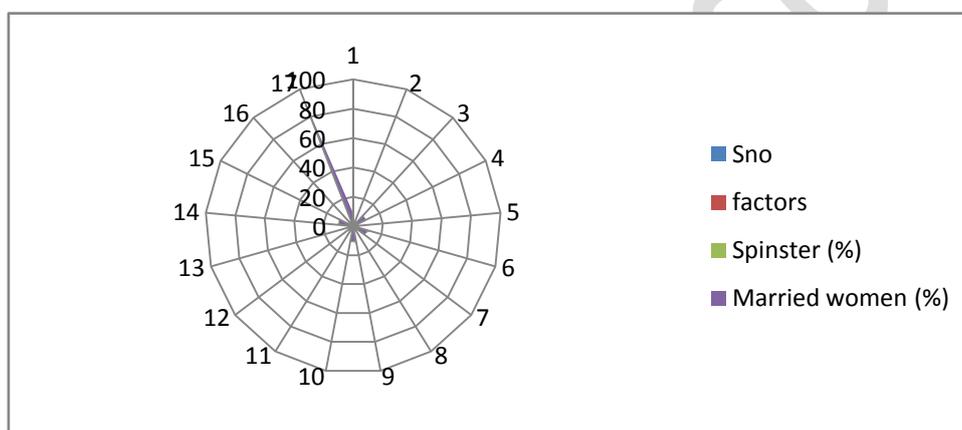


To Know Factors Influencing Expenditure Pattern

| S no | Factors | Spinster (%) | Married Women (%) |
|------|--------------------------|--------------|-------------------|
| 1 | Promotional strategy | 7 | 9 |
| 2 | Festival offers | 9 | 10 |
| 3 | Discounts | 9 | 10 |
| 4 | Availability of products | 12 | 10 |
| 5 | Billing Speed | 9 | 10 |
| 6 | Ambience | 12 | 10 |
| 7 | Brand Familiarity | 10 | 11 |

| | | | |
|----|--|-----|-----|
| 8 | Lifestyle and Personality | 11 | 10 |
| 9 | Success through Professional Achievements | 11 | 9 |
| 10 | Technological Advancements and e-consumer: | 10 | 11 |
| | | 100 | 100 |

Graph of Factors Influencing Expenditure Pattern



CONCLUSION:

The study is carried out with the aim to find women expenditure pattern & purchasing buying behavior – spinster vs married women .indore was chosen as the area for data collection .The results provide us an insight of the expenditure pattern and help us in finding women, particularly women workforce are vital part of buying behavior. It has been found that working women are more involved with the purchasing activities. spinster are more price conscious as compared to the married women .It is also found that - Spinster and Married Women have similar Expenditure Pattern. It is believed that spinster save more money and has lump sum money in bank .It is not true. The result found - **(married women) - (Spinster). There are 15 purchasing behavior differences greater than or equal to zero,**

and 7 purchasing behavior differences less than zero. By conventional criteria, this difference is considered to be not statistically significant.

This study will help the employees, spinsters, married women & government organization to make the policies related to salary & investment policies.

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ANNEXURES

Linear correlation and Regression

$$\sum X = 100 \qquad \sum X^2 = 538$$

$$\sum Y = 100 \qquad \sum Y^2 = 520$$

$$\sum XY = 517$$

| r | r ² | Slope | Y Intercept | Std. Err. of Estimate |
|-------|----------------|-------|-------------|-----------------------|
| 0.845 | 0.714 | 0.748 | 1.1438 | 0.9674 |

| t | df | P | one-tailed | <.0001 |
|-------|----|---|------------|--------|
| 7.067 | 20 | | two-tailed | <.0001 |

0.95 and 0.99 Confidence Intervals of rho

| | Lower Limit | Upper Limit |
|------|-------------|-------------|
| 0.95 | 0.658 | 0.933 |
| 0.99 | 0.57 | 0.949 |

Values entered:

| Pairs | X | Y | Residuals |
|-------|---|---|-----------|
| 1 | 3 | 6 | 2.611 |
| 2 | 4 | 3 | -1.137 |
| 3 | 8 | 7 | -0.131 |
| 4 | 8 | 6 | -1.131 |
| 5 | 8 | 8 | 0.869 |
| 6 | 4 | 4 | -0.137 |
| 7 | 3 | 4 | 0.611 |
| 8 | 4 | 4 | -0.137 |

| | | | |
|----|---|---|--------|
| 9 | 4 | 5 | 0.863 |
| 10 | 1 | 1 | -0.892 |
| 11 | 5 | 6 | 1.114 |
| 12 | 8 | 7 | -0.131 |
| 13 | 5 | 5 | 0.114 |
| 14 | 5 | 5 | 0.114 |
| 15 | 6 | 6 | 0.366 |
| 16 | 5 | 5 | 0.114 |
| 17 | 4 | 3 | -1.137 |
| 18 | 3 | 3 | -0.389 |
| 19 | 4 | 3 | -1.137 |
| 20 | 3 | 4 | 0.611 |
| 21 | 3 | 2 | -1.389 |
| 22 | 2 | 3 | 0.359 |

Data set statistics

| Sample name | Number of samples | Mean | Standard error of the mean | Standard deviation |
|-------------|-------------------|-------|----------------------------|--------------------|
| Sample 1 | 22 | 4.545 | 0.425 | 1.993 |
| Sample 2 | 22 | 4.545 | 0.376 | 1.765 |

Test results

Number of samples

N = 22