

## A Study on Working Women's Buying Behaviour During The Covid 19 Times With Reference To Angamaly Municipality

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### Abstract

Here The Researcher Is Trying To Find Out The Buying Behaviour Of The Working Women Before And During This Pandemic, Though The Researcher Belongs To The Same Category. There Is Plenty Of Changes In The Buying Styles Of Working Women As Says The Women Are The Manager Of The Family. They Know How To Differentiate Between The Needs And Wants In The Family. The Main Objective Of The Paper Is To Study The Changing Buying Behaviour Of Working Women Fraternity, Especially Throughout This Pandemic Situation. This Study Focuses On The Working Women's Buying Behaviour Styles During The Covid 19.

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**Keywords:** Buying Behaviour, Covid 19, Pandemic

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### Introduction

Majority Of The Consumers Are Reacting Towards Crisis In A N Variety Of Ways. Some Consumers Feel Very Anxious And Worried Where As Others Feel Panic While Buying Staple And Hygienic Goods. At The Other End, Some Consumers Remain Stable And Confident To The Pandemic And Are Continuing Their Business As The Usual Way, Though The Recommendations From Government And Health Professionals'. In This Pandemic It Is Seen That Heavy And Bulk Purchasing Are Somewhat Reduced. They Are Purchasing Only The Necessary Items For Their Family. In The Case Of Buying Behaviour Styles Of Working Women They Are Very Much Conscious About The Products That Is Available In The Market. They Are Very Much Health Oriented Not Only For Them But Also For Their Family Members. They Prefer More Local Products Which Are Very Much Known To Them Rather Than Going For Highly Branded And Expensive Product Categories. Majority Of The Targeted Consumers Belongs To Work From Home Category, And They Prefer To Use Online Websites For Shopping. Isolation Has Become One Of The Most Important Reason Why People Prefer These Sites. Online Shopping Has Created Social Impact On The Society Due To Lack Of Interaction And Connection Between The Sellers And Buyers. These Online Shopping Habits May Lead To The Closing Of Retail Shops In A Short Span Of Time. As The Impact Of This Pandemic, Consumers Have Limited Their Food Wastage And Started Practicing To Purchase Healthy And Sustainable Products Only. There Happens A Lot Of Changes In The Consumer Behaviour, Attitude And Purchasing Habits Of Consumers As The Results Of The Pandemic.

### Review Of Literature

- **Hoon Ang Et Al. (In 2001)** In His Work Discussed Personality Characteristics Which Influences The Buying Behaviour Of The Consumers In The Society. The Buying Behaviour Of The Consumers Depends Upon The Attitude, Values And Perceptions Of The Consumers. Consumer Behaviour In The Crisis Situation Plays A Vital Role, Which Specify That They Will Be Going For Only The Needed Things In The Market. Unwanted And Unnecessary Products And Services Won't Be Getting Any Attention During The Crisis Period.
- **A Study Conducted By Flatters And Wilmot (In 2009)** This Study Gives The Importance For The Value Of Money And Products Especially In The Crisis Times. Not Only In The Crisis Times But Also During And After Crisis.
- **(Stephany Et Al, In 2020).** Many Number Of Techniques That Traders Need To Apply In This Context In The Case Of Adaptability Whether To Check The Need For Goods And Service Sector Or To Rethink A Resurrection Strategy In Other Sectors (Roggeveen & Sethuraman, 2020).

□ **Price-Smith (In 2009)** Points Out That During Pandemics, Majority Of The Consumers, Have Gone Through A Stressful Situation. This Stressful And Distracted Mind Will Be Influencing The Consumer Behaviour Very Deeply.

### **Problem Statement**

Study Of Consumer Buying Behaviour Is A Major Important Thing For The Marketers Though They Know The Expectations And Needs Of The Consumers. In This Pandemic Situation, It Is Very Much Relevant And Important To Study The Consumer Behaviour Of Working Women Fraternity As They Are Considered As The Manager Of The Family. Women, Particularly Working Women Are Playing A Vital Part In The Buying Decisions. It Is Found That Working Women Are More Engaged And They Spend More Time, Energy And Money With The Purchasing Activities. So The Researcher State The Research Problem As A Very Relevant Concept. The Study Clearly And Specifically States The Change In Working Women' Behaviour Towards The Buying Behaviour Towards The Different Products In The Family.

### **Objectives**

- A Study On Working Women's Buying Behaviour During The Covid 19 Times With Reference To Angamaly Municipality

### **Hypothesis**

**H01**= There Is No Significant Difference Between The Health Concerns Of The Respondents During Covid 19 Period And Their Choice Of Shop.

**H02**= There Is No Relationship Between Family Income And Spending Habits Of Working Women.

**H03** = There Is No Relationship Between Spending Habits And Frequency Of Shopping

**H04** = Brand Loyalty Is Not Affected By Change In Monthly Income

**H05**= Preferred Shop And Stocking Behaviour Of Respondents Are Not Related

**H06** = Brand Loyalty Of The Respondents Is Not Affected By Change In Income, Frequency Of Shopping And Preferred Way Of Buying The Products.

**H07** = There Is No Significant Relationship Between The Preferred Shop And The Factor That Induce Them To Select The Shop During The Covid 19 Days.

### **Research Methodology**

The Study Is Descriptive In Nature Which Include Primary And Secondary Datas. Primary Data Collected Through Direct Interview And Well Defined Questionnaire Collected Directly From Working Women In Angamaly Municipality.150 Working Women Were Chosen From Different Areas, Convenient Sampling Method Is Used To Choose Sample Data.

### **Study's Limitations**

- The Researcher Is Restricted Only To Angamaly Municipality,In Ernakulam District ,The Results Cannot Be Generalised To A Greater Degree In Terms Of Applicability.
- The Respondent's Opinions Are Purely Personal And In Its Essence, Subject To Individual Bias

### **Data Analysis And Interpretation**

**Socio -Demographic Profile Of Respondent**

Variables	Category	No.Of Respondents	Percentage
Age(In Years)	Below 25	17	11
	Between 26-35	45	29.2
	Between 36-45	49	31.8
	Above 46	39	25.3
Education	Schooling	23	14.9
	Graduate	55	35.7
	Post Graduate	72	46.8
Income	Upto 25000/-	67	43.5
	25001-50000/-	74	48.1
	Above 50000/-	9	5.8
Marital Status	Married	93	60.4
	Unmarried	57	37.0
Location	Rural	45	29.2
	Semi Urban	82	53.2
	Urban	23	14.9
Payment Mode	Online	69	44.8
	Cash Payment	81	52.6
Work Mode	Work From Home	68	44.2
	Work From Office	82	53.2

**Descriptive Statistics On The Problems Faced By The Respondents**

	N	Minimum	Maximum	Mean	Std. Deviation
Shortage Of Goods	150	1.00	5.00	3.2333	1.18388
Higher Price	150	1.00	5.00	3.1933	1.21344
Too Much Crowd In Store	150	1.00	5.00	3.1467	1.18936
Lesser Time To Buy The Products	150	1.00	5.00	2.9933	1.18433
Closure Of Preferred Shops	150	1.00	5.00	2.9200	1.21246

Valid N (List Wise)	150				
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Descriptive Statistics On The Brand Loyalty Of The Respondents

	N	Minimum	Maximum	Mean	Std. Deviation
Localised Products Have Become More Acceptable Than The Branded One	150	1.00	5.00	3.0267	1.30537
Would Buy The Same Product From The Different Store	150	1.00	5.00	2.9667	1.23927
Became More Conscious About The Health Than Earlier	150	1.00	5.00	2.9467	1.25204
Comparing The Products More	150	1.00	5.00	2.8600	1.24798
Valid N (List Wise)	150				

Table 3: - Descriptive Statistics On The Health Concerns Of The Respondents

	N	Minimum	Maximum	Mean	Std. Deviation
Stepping Into A New Shop Have Become As An Mental Challenge For Me	150	1.00	33.00	3.4000	2.70719
I Avoided Public Transportation	150	1.00	5.00	3.2067	1.26542
Became More Conscious On The Health More Than Before	150	1.00	23.00	3.2000	2.01338
Select The Shops Which Provided Online Delivery	150	1.00	5.00	3.1000	1.20263
Response Towards Fresh And New Products	150	1.00	5.00	3.0067	1.18998
Increased					
Valid N (List Wise)	150				

Descriptive Statistics On The Spending Habits Of The Respondents

	N	Minimum	Maximum	Mean	Std. Deviation
Increase In Comparison Attitude	150	1.00	5.00	3.2600	1.17827
Increased Tendency To Cut Expenses	150	1.00	5.00	3.2467	1.24748
I Prioritize Necessities With Low Cost Than The High Cost	149	1.00	5.00	3.1946	1.23397

I Have Changed Myself Into Conservative Customer	150	1.00	5.00	3.1267	1.20567
I Do Make Purchase Within The Family Budget I Set	150	1.00	5.00	2.8600	1.15874
Valid N (Listwise)	149				

The Above Tables Show The Descriptive Statistics Regarding The Problems Faced By The Respondents During The Covid 19 Time. The Mean Score 3.23 Express That The Shortage Of The Goods Were The Main Problems That They Faced During The Period. In The Case Of Brand Loyalty, It Is Clear That Majority Of The Respondents Depend On The Local Products Than The Branded One Which Is Evident From The Mean Value In The Table. Regarding The Health Concerns, Majority Of The Respondents Were Reluctant To Step Into A New Shop As It Becomes The Mental Challenge For Them. When We Analyse The Spending Pattern, A Comparison Buying Have Been Taken Place. Why Because The Respondents Given More Value For The Money Matters During The Particular Time.

**Testing Of Hypothesis**

**Hypothesis: 1**

H01= There Is No Significant Difference Between The Health Concerns Of The Respondents During Covid 19 Period And Their Choice Of Shop.

H11= There Is Significant Difference Between The Health Concerns Of The Respondents During Covid 19 Period And Their Choice Of Shop.

**Anova**

**Table :5 Preferred Shopping**

	Sum Of Squares	Df	Mean Square	F	Sig.
Between Groups	15.643	19	.823	1.023	.02
Within Groups	104.650	130	.805		
Total	120.293	149			

Interpretations: Table 5 Shows The Result Of Anova Statistics. It Is Shown That The Significant Difference Is .02 which Is Lesser Than 0.05. It Means That The Null Hypothesis Which Is Set Can Be Rejected And Alternative Can Be Accepted.

Inference: The Table Says That Health Concerns And Respondent’s Choice Of Shop Is Related

**Hypothesis 2**

H0<sub>2</sub>= There Is No Significant Difference Between Family Income And Spending Habits Of Working Women.

H1<sub>2</sub>= There Is Significant Difference Between Family Income And Spending Habits Of Working Women

**Anova**

**Table 6: Spending Habits Total**

	Sum Of Squares	Df	Mean Square	F	Sig.
Between Groups	5.061	4	1.265	2.952	.022
Within Groups	62.138	145	.429		
Total	67.199	149			

Interpretations: Table 6 Shows The Result Of Anova Statistics. It Is Shown That The Significant Difference Is 0.022 Which Is Less Than 0.05. This Means That There Is Significant Difference Between Family Income And Spending Habits Of Working Women During The Covid Times.

Inference: Family Income And Spending Pattern Of The Respondents Are Related

**Hypothesis 3**

**H0<sub>3</sub>** = There Is No Significant Difference Between Spending Habits And Frequency Of Shopping

**H1<sub>3</sub>** = There Is Significant Difference Between Spending Habits And Frequency Of Shopping

**Anova**

**Table 7: Spending Habits Total**

	Sum Of Squares	Df	Mean Square	F	Sig.
Between Groups	6.288	4	1.572	3.742	.006
Within Groups	60.911	145	.420		
Total	67.199	149			

Interpretations: Table 7 Shows The Results Of Anova Statistics.It Is Shown That The Significant Difference Is 0.006 Which Is Less Than 0.05.This Means That There Is Significant Difference Between Spending Habits And Frequency Of Shopping.

Inference: This Table Says That Respondent’s Spending Habits And Frequency Of Shopping Are Related

**Hypothesis 4**

**H0<sub>4</sub>** = Brand Loyalty Is Not Affected By Change In Monthly Income

**H1<sub>4</sub>**= Brand Loyalty Is Affected By Change In Monthly Income

**Anova**

**Table 8: Brand Loyalty**

	Sum Of Squares	Df	Mean Square	F	Sig.
Between Groups	.260	2	.130	.305	.737
Within Groups	62.519	147	.425		
Total	62.779	149			

Interpretations: Table 8 Shows The Results Of Anova Statistics. It Is Shown That The Significant Difference Is 0.737 Which Is Greater Than 0.05.This Means That There Is No Significant Difference Between Brand Loyalty And Monthly Income.

Inference: This Table Says That Brand Loyalty And Monthly Income Of The Respondents Are Not Related

**Hypothesis 5**

**H0<sub>5</sub>**= Preferred Shop And Stocking Behaviour Of Respondents Are Not Related

**H1<sub>5</sub>** =Preferred Shop And Stocking Behaviour Of The Respondents Are Related

Anova

Table 9: Change In Stocking Behaviour

	Sum Of Squares	Df	Mean Square	F	Sig.
Between Groups	4.716	4	1.179	.683	.605
Within Groups	250.244	145	1.726		
Total	254.960	149			

Interpretations: Table 9 Shows The Results Of Anova Statistics.It Is Shown That The Significant Difference Is 0.605 which Is Greater Than 0.05.This Means That There Is No Significant Difference Between Preferred Shop And Stocking Behaviour.

Hypothesis 6

H0<sub>6</sub> = Brand Loyalty Of The Respondents Is Not Affected By Change In Income, Frequency Of Shopping And Preferred Way Of Buying The Products.

H1<sub>6</sub> = Brand Loyalty Of The Respondents Is Affected By Change In Income, Frequency Of Shopping And Preferred Way Of Buying The Products

Table: 10

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error Of The Estimate
1	.222 <sup>a</sup>	.049	.030	.63933

a. Predictors: (Constant), Preferred Shopping, Change In Family Income, Frequency Of Shopping

The Above Table Shows That

- Correlation Between Preferred Shopping, Changes In Family Income, Frequency Of Shopping Where R Value Of .222 Reveals That These Variables Are Weekly Related.
- R Square Is .049, Showing A 4.9% Variation In Brand Loyalty By Changes In Family Income, Preferred Shopping And Frequency Of Shopping.

Table: 11

Anova<sup>a</sup>

Model		Sum Of Squares	Df	Mean Square	F	Sig.
1	Regression	3.103	3	1.034	2.531	.02 <sup>b</sup>
	Residual	59.676	146	.409		
	Total	62.779	149			

A. Dependent Variable: BI

B. Predictors: (Constant), Preferred Shopping, Change In Family Income, Frequency Of Shopping

Table 11 Anova Statistics Shows

- The Significant Value 0.02 Which Is Less Than 0.05resulting That The Overall Regression Model Is Significant, Thus The Null Hypothesis Is Rejected.

**Table: 12**

**Coefficients<sup>a</sup>**

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
1 (Constant)	2.771	.194		14.299	.000
Change In Family Income	.052	.036	.116	1.437	.153
Frequency Of Shopping	.082	.046	.153	1.777	.078
Preferred Shopping	-.121	.062	-.167	-1.936	.055

A. Dependent Variable: BI

**Hypothesis 7**

H0<sub>7</sub> = There Is No Significant Relationship Between The Preferred Shop And The Factor That Induce Them To Select The Shop During The Covid 19 Days.

H1<sub>7</sub>= There Is Significant Relationship Between The Preferred Shop And The Factor That Induce Them To Select The Shop During The Covid 19 Days.

**Anova**

**Table : 13 Key Factor To Select A Shop**

	Sum Of Squares	Df	Mean Square	F	Sig.
Between Groups	9.098	4	2.275	1.619	.173
Within Groups	203.735	145	1.405		
Total	212.833	149			

Interpretations: Table 13 Shows The Results Of Anova Statistics. It Is Shown That The Significant Difference Is 0.173 Which Is Greater Than 0.05.This Means That There Is No Significant Difference Between Preferred Shop And The Factor That That Induce Them To Select The Shop.

Inference: This Table Shows That There Is No Relationship Between Respondent’s Shop Preference And The Factor That Induce Them To Select The Shop.

**Findings**

- Covid 19 Pandemic Has Influenced The Buying Behaviour Of The Working Women
- There Is No Significant Difference Between The Health Concerns Of The Respondents And The Shop Preferences
- There Is Significant Difference Between Family Income And Spending Habits Of The Working Women During Covid 19.
- There Is Significant Difference Between Spending Habits And Frequency Of Shopping There Is No Significant Difference Between Preferred Shop And Stocking Behaviour.
- There Is No Significant Difference Between Preferred Shop And The Factor That That Induce Them To Select The Shop.
- Brand Loyalty Of The Respondents Is Affected By Change In Income, Frequency Of Shopping And Preferred Way Of Buying The Products



- Based On The Age Category Of The Respondents, The Buying Behaviour That Varies Very Much. The Working Housewives, They Are Very Much Conscious About The Pricing Of The Products Than That Of The Singles. They Are Very Much Conscious About Categorising Their Needs And Wants. They Give More Concerns For Their Family Income And Budgets.

### Suggestions

- The Buying Behaviour Styles Of The Working Women Have Changed A Lot During The Covid 19 Times. They Have Become Price Conscious And Alert In Purchasing. The Major Suggestion That The Researcher Has To Put Forward Is That They Have To Give More Preferences For The Shop For Purchasing.

### Conclusion

As Per The Study It Is Concluded That Covid 19 Has Influenced The Buying Behaviour Of The Working Women Very Much Well. They Became More Conscious About Their Spending Habits And The Family Income And They Are Managing Very Much Well In Order To Balance Between The Income And Expenditure. They Have Become More Health Conscious In Their Buying Behaviour.

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