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## **Dimensions of shopping preferences by women in India and the USA – a cross country study**

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**Abstract:** The growth in women's education and disposable income, has led to a consequent rise in affluence and spending habits among women across the globe. This study examines the shopping behaviour of women across India and in the USA using primary data collected from 300 respondents by surveys. The rationale and dimensions of shopping were analysed to elicit their views on shopping experience, frequency of shopping, shopping accompaniment and their favourite stores. The study revealed significant differences; country-wise, among the women across age, income and status. This paper also seeks to provide an insight into the shopping behaviour of women across India and the USA. The findings confirm that differences do exist in the shopping behaviour of the women. The study is giving a serious thought to the marketers on reaching the women across cultures, product segments, shopping patterns and preferences, in this era of growing affluence where the marketers need to respond without delivery time lag to the specialised needs and demands of the customers to ensure their existence.

**Keywords:** shopping; behavioural research; preferences; frequency of shopping; USA; India.

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## **1 Introduction**

Shopping plays an essential role in people's life. It is an activity which is enjoyed by both the young and the old. Women in particular have a fond weakness for this favourite past time, as it yields a sense of fulfilment. Moreover, it provides a respite from the mundane activities of life. Women claim shopping more than men and see shopping as something recreational, it makes sense to sense the hedonic and experiential attributes of shopping. Shopping plays an emotional, psychological and symbolic role in a woman's life. The course of decision making for products involves a deep rooted procedure as women, think about it, analyses its pros and cons and enquires from different sources such as friends, colleagues and relatives. The current study is an outcome of the effort taken to understand the factors and dimensions of shopping behaviour of women across two countries – India and USA.

## **2 Review of literature**

A major advantage with the female customers is that when a woman is highly satisfied with the shopping experience at a shopping store, she will surely encourage her friends to visit the same store. It is a proven fact that while shopping, consumers are affected to a marked extent by the quality of the shopping experience, be it good or bad, i.e., subjects in good moods evaluate good experience still better, and a bad shopping experience appears to cause mood protection mechanisms to fail. Consumer mood is shown to be affected by a bad shopping experience (Swinyard, 1993). From the early 1990s until now, the number and range of our shopping choices have exploded manifold. Today, there are minimalls and freestanding stores on almost every nook and corner. The options to shop are available everywhere from a small mini mall which is in a residential area to the giant departmental stores and the options continue to grow and expand over a period of time. Shopping centres are multiplying exponentially along with our ability to shop from the comfort and convenience of home has mushroomed with the online shopping options. Shopping today has shifted at its very core. Shopping is no longer about the things but about the experience (Danziger, 2004). Majority of women view shopping as a joyful

activity. It is fun, recreational and women often feel happy and satisfied afterwards. The shopping process also includes getting validation from others (Holmberg and Ohnfeldt, 2010). Retailers must pay attention to how women wish to live, what they want, or else they will be left behind. Shoppers are fickle today, and their loyalty to brand name – whether of a product or a store – lasts only as long as the afterglow of the most recent shopping experience (Underhill, 1999).

Martinez and Polo (1999) reminded us that the days of targeting men as people with money and women as family managers and style consultants are numbered. In the younger families, women have spending power and because of that power they have a major influence over the way the family uses their disposable income. At the same time, men are becoming less or 'semi-detached' from the daily business of the family. Meaning that they adopt an influence in areas traditionally regarded as women's decisions. In the past decades, the usual approach was to assume that the female head of household (wife or mother) bought most household products, with her husband buying certain items such as automobiles and insurance, but in the last few years, marketers realise that both sexes are involved in purchasing a variety of products, especially in two career households – the husbands or both spouses together might do the grocery shopping. Furthermore, due to busy parents and part-time jobs, children now do a significant share of the shopping especially in countries such as USA. With so many possible influences, marketers have to research who the buyers and influencers are for specific products (Churchill and Paul, 1995). Women are shopaholics and enjoy shopping to the core, regardless of their social class. However, they differ in varying reasons for enjoying shopping. Some reasons are recreational and social aspects of shopping, like seeing new things, getting new ideas, and comparing merchandise.

It is worth noting that in a pleasant store experience, display and excitement were specified as reasons for enjoying shopping by a greater proportion of women in the various social classes. Women do more of the shopping than men, but men do enough of it to warrant the marketer's attention. Husbands accompanying wives to a greater extent influence purchase decision. Children especially suburban children are also quite influential, although the amount of influence varies from product to product. Price consciousness according to type of product seems to be slightly more influential characteristic of the fairer sex. Many shoppers of all types inspect packages carefully before they buy (Wells and Sciuto, 1966). If the marketers study this class and assess their buying motives and buying behaviour properly, then they will be a click with the class. Moreover, by concentrating on this class they can tap the largest chunk of the lot and create demand in the country in consumer goods sector (Paul, 1999). Primarily shopping follows social change and woe to the businessperson who fails to comprehend. Without a doubt, the major social change playing itself out during our time has to do with the lives of women (Underhill, 1999). The rise in the number of working women is increasing appreciably at a steady rate. There is an increased demand for higher quality products, concern about hygiene factors, ecological factors and healthy food which puts a greater demand on the retail sector which has become and will continue to be increasingly segmented (Bose, 2009).

As the major purchasers for their family, women are dual consumers – once for themselves and again for their children, husbands or their relatives. This second role is often the dominant one. The fact remains that when a woman does the shopping she necessarily may not remain as the end user. Many women for instance buy what suits their husbands and their children rather than themselves (Wells and Sim, 1991).

The high-thrift customers patronising a cross-channel retailer are less likely to search for competitive offerings online or offline than customers patronising a multiple channel retailer (Chatterjee, 2010). Further, retailer satisfaction is higher for cross-channel compared to multi-channel retailers irrespective of the transaction channel compared to multi-channel retailers irrespective of the transaction channel used by consumers. By adopting a value-attitude-behaviour (VAB) model, Cai and Shannon (2012), examines what and how personal values influence consumers' mall shopping behaviour in two non-Western countries, namely China and Thailand. Their results confirm that the Chinese are guided by self-transcendence and self-enhancement values whereas Thais are guided by openness to change values.

Marketers warn that the customary practice seen among retailers and manufacturers by assuming that the marketing to women is as easy as changing the colour of a product to pink. "If you're serious about reaching the female consumer, you have to care about her and get to know what she desires", says BCG's Silverstein. It is essential that they understand the needs of the fairer sex, their satisfactions and dissatisfactions, and come up with some great ideas and solutions, as Best Buy has done. Their efforts in achieving the task may involve retraining sales staff or redesigning products, but companies must pay attention to the female consumer: elaborated business week. Thus the responsibility of the marketer is to develop a marketing communication which may be directed at that particular influencing personality at the various stages of the buying process (Nair, 1999).

Karande and Merchant (2012), have proposed a model in which the consumer's time orientation (past, present and future), influences planning orientation, which in turn affects the consumer's recreational shopper identity, general behaviours, such as browsing and socialising. The findings of their structural equation modelling indicate that present time orientation influences impulsiveness and prudence, whereas past and future orientation only influences prudence. A study (Kinley et al., 2010) found that the generation Y consumers who are more involved with shopping for clothing tend to consult a variety of resources prior to purchase, particularly, other females and marketing delivered via various media. Another notable point in this context is that situational influences devolve from factors that are pertinent to a particular time and place and specific to a potential purchase. Patrons of a mall in the USA are compared with patrons of a mall in Trinidad in respect of demographic attributes, situational variables and shopping behaviour (Nicholls and Roslow, 2002).

Hoeger et al. (2006) mentioned that in order to understand the dynamics of shopping we need to understand the meaning of shopping. It can connote different functions to different people. It can range from shopping as a type of leisure activity (for a recreational shopper) to shopping being considered as a work type activity (for a convenience shopper). Consequently people should have an idea what shopping means to them.

Our cross-cultural study examines the shopping behaviour in India and the USA with regard to women (aged 25–60) with the intent of examining the differences in behaviour between consumers in these two nations with very different socioeconomic backgrounds and cultures, yet converging at various points. The USA is often seen as the exemplar of the western free market and, in recent years, has had to deal with negative economic fallout; largely brought on by consumer overspending on housing, big ticket durable goods and energy. While India is quickly becoming the industrial hub of the world and is currently undergoing enormous changes in its class structure and consumer spending patterns that mirror free market economies. This article discusses the dimensions of

shopping. This research culminates in an empirical study in which data from women in India as consumers are compared with those living in the USA. Implications and limitations are also discussed regarding the aspects.

### 3 Methodology

#### 3.1 Sample

Data for this study were collected utilising a survey instrument which was administered in both the USA and India. The present research seeks to analyse shopping experience, preferences and reasons for shopping by women in an emerging country, India and in the single largest economy of the world, USA (euromonitor.com). In order to obtain a representative sample of Indian women working and/or residing in India; the four cities of the country were selected for data collection: Delhi, Mumbai, Bangalore and Hyderabad. Data was gathered from June 2008 to December 2009. Survey respondents were selected using a questionnaire. A total of 200 respondents were Indian women and 100 were US women residing in four cities Atlanta, Philadelphia, Chicago and New York. The data was used for the comparative analysis. The product and purchase decisions of a few selected products both consumer durables and non-durables were studied. Lastly, the study covers the decision-making process involved in the selection of consumer durables and non-durables

**Table 1** Key sample characteristics

	<i>Indian respondents</i>	<i>American respondents</i>
Total number	200	100
Cities surveyed	Delhi Mumbai, Bangalore and Hyderabad	Atlanta, Philadelphia, Chicago and New York
Age range	25–60	25–60
Income	Below Rupees 10,000/10,000–20,000/above Rupees 20,000	Below \$3000/\$3,000–6,000/above \$6,000
Status	Working- Stay at home	Working- Stay at home
Dates sample obtained	June 2008–December 2009	June 2008–December 2009

The consumer behaviour is examined in this study for durables and non-durable products, the list of which is given in Table 2.

**Table 2** Key products under study

<i>Durables</i>	<i>Non-durables</i>
Television	Bathing soaps
Washing machine	Toothpaste
Air conditioner	Shaving products
Furniture	Cosmetics
Car	Shampoo

### 3.2 Measurement instrument

The questionnaire comprised of a variety of questions which is majorly centred on shopping behaviour. After a short pilot study, the survey was administered in both the USA and India. For the analysis of qualitative aspects like perceptions, a Likert scale is used. The statistical tools like percentages, averages and chi-square tests are used for the purpose of analysis and interpretation using SPSS.

Hypothesis: null hypothesis (H0) There is no differences in shopping preferences, attitude and experience between the women in India and USA with regard to age, income and status.

## 4 Analysis and interpretation of results

### 4.1 The shopping experience

The objective of the study was to analyse whether there is any significant difference in terms of dimensions of shopping by young women (below 35 years) and old women (above 35 years). We found that women enjoy shopping irrespective of age differences as reported in Table 3. 70% of Indian women and 64% of women in USA found shopping to be exciting. Shopping by women, though an added burden, is nevertheless enjoyed as it gives respite to her from the mundane routine schedule she undertakes, also it gives her a measure of authority and a sense of satisfaction, as her abilities and acumen are being effectively and efficiently utilised. Moreover, it is widely believed that a woman has the right to manage the home diligently.

**Table 3** Shopping experience by women in India and USA

Shopping	India – age			USA – age		
	<35	>35	Total	<35	>35	Total
Exciting	68	73	141	27	37	64
Not so pleasant	18	37	55	7	19	26
Boring	0	4	4	1	9	10
Total sample	86	114	200	35	65	100

Source: Data compiled based on the questionnaire

**Table 4** Shopping experience by women belonging to different income groups

Shopping	India – income				USA – income			
	L.I.G	M.I.G	H.I.G	Total	L.I.G	M.I.G	H.I.G	Total
Exciting	8	27	106	141	9	28	27	64
Not so pleasant	8	6	41	55	6	8	12	26
Boring	0	0	4	4	3	3	4	10
Total	16	33	151	200	18	39	43	100

Notes: \*LIG stands for low income group, MIG stands for middle income group and HIG stands for high income group.

Source: Data compiled on the basis of survey results

An attempt was made in this present study to find out how shopping is done by women across three levels of three income groups in India and USA and the findings are reported in Table 4. 71% of women in India and 64% in USA found shopping as an exciting experience. Another surprising finding was that about 21% of women in India and 12% in USA, belonging to the high-income group found shopping a 'not so pleasant' experience, and 50% and 33% of the women in the LIG level in those countries did not enjoy shopping.

To test the hypothesis whether there is difference in shopping preference, attitude and experience with regard to status, we classified the women into two categories,

- 1 working women (WW)
- 2 housewives (stay at home category) and conducted survey.

The results reported in Table 5 shows that the working women spent less time for shopping than housewives which belongs to the Stay at Home category. They accomplish this 'time economy' by shopping less often and by being brand and store loyal. Not surprising, that the working women are also likely to shop during evening hours and on the weekend Reilly (1982). The result from the study in Table 3 was against these expectations, as in terms of shopping experience. There was absolutely no difference between the working and the stay at home women.

**Table 5** Shopping experience by women: working women and stay at home

Shopping	India			USA		
	Status					
	W.W	S.H	Total	W.W	S.H	Total
Exciting	81	60	141	50	14	64
Not so pleasant	36	19	55	19	7	26
Boring	3	1	4	9	1	10
Total	120	80	200	78	22	100

Source: Data compiled on the basis of survey results

Thus shopping was what women did willingly and by shopping for the mundane necessities, even when the experience brought no particular pleasure; women tended to do it for exciting experience. Women took pride in their ability to shop prudently and well (Underhill, 1999).

#### 4.2 Frequency of shopping

An effort was made to find out the frequency of shopping of women in India and USA. by collecting data on that aspect in our study. It is assumed that the frequency of shopping varies across age, income and status. Factors like experience with the product category, familiarity with the brands and information processing ability explains that the information search behaviour of older consumers is different from younger consumers (Cole and Balasubramanian, 1993). As women's roles change, so does their shopping behaviour – they are becoming a lot more like men in that regard – but they are still the primary buyer in the US market place (Underhill, 1999).

Younger women shopped more often than older women but the presence of children did not make any difference within the two age groups (Mittelstaedt and Venkatesan, 1971). Frequency of shopping has been defined in this study in terms of how many times a woman will visit a market for the purchase of products. It could be daily, weekly or on a monthly basis.

The data has shown that 60% of the women in India shopped on a monthly basis for all consumer non-durables. Considering both the age groups; 37.5% shopped on a weekly basis too, while only 2.5% of them shopped on a daily basis. On the other hand, the women in USA found it more convenient to shop on a weekly basis (88%), only 9% shopped on a monthly basis and a minimal of 3% shopped daily.

**Table 6** Frequency of shopping by women in India and in the USA

<i>Shopping preferences</i>	<i>India – age</i>			<i>USA – age</i>		
	<35	>35	Total	<35	>35	Total
Daily	3	2	5	1	2	3
Weekly	30	45	75	30	58	88
Monthly	54	66	120	4	5	9
Total sample size	86	114	200	35	65	100

*Source:* Data collected through questionnaire

Frequency of shopping was a vital factor as it gave the present and future demand for the product, which in turn helped the firms in knowing how much to keep as stock in the shops and in what quantities over a period of time. The results reported in Table 7 shows that the shopping preferences trend is same across income (women in India shop on a weekly basis and the women in the USA also shop on a weekly basis), and women belonging to the MIG and HIG in India also shopped on a weekly basis (38%).

**Table 7** Frequency of shopping by women in India and USA

<i>Shopping preferences</i>	<i>India – income</i>				<i>USA – income</i>			
	LIG	MIG	HIG	Total	LIG	MIG	HIG	Total
Daily	1	2	2	5	1	1	1	3
Weekly	3	12	60	75	15	34	39	88
Monthly	12	19	89	120	2	4	3	9
Total	16	33	151	200	18	39	43	100

*Source:* Survey results

**Table 8** Frequency of shopping

<i>Shopping preferences</i>	<i>India – status</i>			<i>USA – status</i>		
	<i>W.W</i>	<i>S.H</i>	Total	<i>W.W</i>	<i>S.H</i>	Total
Daily	3	2	5	3	0	3
Weekly	44	31	75	69	19	88
Monthly	73	47	120	6	3	9
Total	120	80	200	78	22	100

Note: Occupation wise – working woman and stay at home category

*Source:* Data compiled on the basis of survey results



Occupation-wise analysis in Table 8 indicated a marginal difference in the shopping frequency among the women in India as they preferred to shop both on a weekly and a monthly basis reinforcing the fact that they loved to shop. 37% of the working women too found it convenient to shop once a week as they are salaried employees. The housewives (Stay at home category) also shopped once a month (59%) as they depended on their spouse's earnings to initiate monthly purchases. The women in USA seem to have no financial hassles and prefer to shop on a weekly basis (88%) irrespective of their status. Money and affluence may be the reason to shop more frequently, also there are many more outlets available to them making shopping a pleasure and an enjoyable experience.

### 4.3 Shopping buddies

This section of the study explores who can be an ideal shopping partner for the women. Since majority of women enjoy the act of shopping, very often they shop accompanied by people they love to be in the company of. In the analysis, we have listed out family, friends and relatives who constitute ideal shopping accompaniment or partner.

**Table 9** Shopping buddies

Shopping preferences	India (sample size 200)			USA (sample size 100)		
	W.W	S.H	Total	W.W	S.H	Total
Alone	18	15	33	44	8	52
Family	94	66	160	57	16	73
Friends	16	8	24	11	4	15
Relatives	8	4	12	8	1	9

*Source:* Data compiled on the basis of survey results

The survey results reported in Table 9 shows that majority of the women across both the countries irrespective of their status; enjoyed shopping with family (70% and 49% in India and US, respectively). Many times (14% and 35%) with friends (12% in India and 15% in USA), alone (17% in India and 52% in USA) but seldom with relatives. it can be interpreted that interpersonal influence play a crucial role in shopping decisions. The direct family members such as spouse play very influential role in India compared to the USA and 52% of the women in USA preferred to shop alone. The middle class though generally considered self-directing, is dependent on themselves and then friends, more than relatives (Rich and Jain, 1968).

### 4.4 Favourite shopping store

Shopping is done less out of need and more out of desire and shoppers have more and more choices about where and how to shop. The mental checklist they use to decide where to go for a particular shopping objective has fundamentally changed (Danziger, 2004). Women in various social classes differ about the department stores they visit for shopping and have different expectations about each store. The factors affecting the decision are fashion, price appeal and brand appeal. Patronage of shopping areas tends to vary directly with assortment size and inversely with distance or effort involved in reaching them (Olshavsky and Donald, 1979).

The average US shopper makes 2.2 visits to a supermarket every week and spends \$91 in total. Within this culture of shopping, the supermarket is a prominent player Lempert (2002). In the Indian marketplace, there has been a rapid transformation in the distribution channels. We find the emergence of more and more supermarkets offering variety, convenience and comfort in shopping. It is a matter of importance to a marketer to find out what has been the response of a homemaker to the changing distribution channels. If that can be identified, a marketer can plan to design the distribution channels in tune with the response from the market. The US shopper on the other hand has disposable income, leisure time and the ambience for shopping. As a result both the merchandise mix and the design of outlets are changing at a fast pace. In USA, retail shopping is considered as a pleasure and convenience (Bose, 2009).

**Table 10** Favourite shopping store

<i>Store preference</i>	<i>India – age</i>			<i>USA – age</i>		
	<35	>35	Total	<35	>35	Total
Supermarket	56	73	129	27	56	83
General stores	32	33	65	8	12	20
Wholesaler	14	21	35	15	26	41
Discount stores	18	33	51	11	22	33
Wal-Mart	–	–	–	31	43	74
Walgreen's	–	–	–	20	27	47
Cup Foods	–	–	–	6	7	13
Sams Club	–	–	–	12	24	36
J.C. Penny	–	–	–	21	36	57
Others	–	–	–	12	26	38

*Source:* Statistics compiled on the basis of survey questionnaire

The statistics reported in Table 10 reveals that a majority of the women in both the countries opted for the supermarket as their favourite store. There are no significant differences across the two age groups of women in India or USA, but older women prefer discount stores as compared to the younger ones. Supermarkets are designed to serve the consumer's total needs for food, laundry and household maintenance products. Of course in the USA, the fastest growing retail segment were the other general merchandisers, warehouse clubs and all the other general merchandise stores – Wal-Mart, Sam's Club and the rest which increased 2.5 times faster than the retail average (Danziger, 2004). This trend is seen among the women in the USA (see Table 10). The implication is clear that the marketers have to reckon with Supermarkets as one of the most sought after channels by housewives as it provides one-stop shopping solutions.

Moreover, consumers do not care where the stores are located they just want to buy products when they think about them and this strategy needs to be incorporated in the marketing plan of a marketer (Danziger, 2004). Thus, consumers' motives for shopping are a function of many variables, some of which are unrelated to the actual buying of products. Consequently, retailers need to understand the variety of shopping motives that may be present and incorporate this information into retail strategy (Loudon and Della, Bitta, 2002). A clear understanding of the preferences of consumers will help the marketer to attract and maintain their target consumer group.

## **5 Discussions and findings**

Age, income, education and occupation are the composite index of social class and therefore were used in this study. Occupation-wise differences in the number of children were also reported between the women in India and USA 20% of the stay at home and 10% of the working women in India has three or more children. 13% of them do not have any offspring. 17% and 5% of the working women and Stay at home in USA have three or more children, while 15% and 23% among them do not have any progeny. Our results clearly show a significant difference among the women in the study. The implications of this study are significant as they show that rising disposable incomes and affluence do make an impact on decision making for products across age, income and status.

Moreover, 76% and 78% of the women in India and USA discussed, the subject matter of how the income earned needed to be spent with the family members. Another area of interest was the monthly expenditure of families. Expectedly, working women across the two countries, (89% and 91%) reported a comparatively higher monthly expenditure than their counterparts at home did, (81% and 68%). Shopping is enjoyed by women irrespective of age, income, and occupation. Women in India (64%) shop on a monthly basis, while 88% of the women in the USA shop on a weekly basis. Marginal differences are seen across incomes among the women in India.

Country-wise differences are observed among the women regarding shopping buddies. 70% of the women in India shop with family, 17% shop alone and 10% shop with friends. While in the USA, 49% of the women shop with family, 53% of them shop alone and 10% of them prefer to shop with their friends. Advertisers can direct their marketing efforts especially to the family in India as a whole unit, while in the USA; the individual woman has to be targeted to improve shopping efforts.

Supermarkets have been voted as the most favourite store among the women across the two countries (47% and 19%). Women in the USA have a wide range of shopping centres as Wal-Mart (17%), J.C Penny (13%), and Sam's Club (9%).

We found that the shopping is an exciting affair in general, however, about 21% of women in India and 12% in the USA, belonging to the high-income group found shopping a 'not so pleasant' experience, as well as 50% and 33% of the women in the LIG level in both the countries did not enjoy shopping. Women are found to be frequent shoppers and shop more than men, but they differ in their views on the frequency of shopping. 64% of the Indian women shop on a monthly basis while 88% of their counterparts in the USA shop on a weekly basis.

## **6 Limitations and further research**

The results of this study may not generalise across the entire populations of either the USA or India. Our Indian sample was obtained from respondents in four of India's largest cities and many of these respondents were literate, indicating, to some extent, that they may be highly motivated towards achieving material success and may differ in their shopping patterns as compared with their rural counterparts who may not have the necessary purchasing power. It is advisable that future research occur in the rural areas where traditional values may hold greater weight than the rapidly growing workforce found in urban India.

The US sample also has limitations. While data were obtained from residents of urban, and suburban areas in four cities, it should be seen that these regions which are generally seen as having a higher per capita income than other parts of the nation. Future researchers may wish to focus efforts of collecting data on the concepts studied here from areas other than studied. Further, it should be noted that we examined only women aged between 25 and 60.

Future research could take a dyadic approach across countries and cultures by obtaining inputs from husband, children, older women (more than 60 years of age) and Generation Y (18–25 years of age), which could provide an interesting comparison, a broader demographic profile and a rich mine of understanding to the marketer.

The non-probabilistic convenience sampling method used in the research due to time and resource constraints may have led to biases in selection of respondents. It is recommended that future research utilise random sampling method and other advanced statistical software (which is researcher-friendly) to ensure generalisation of results.

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## Appendix

### Profile of the respondents

**Table 1** Sample profile of respondents

	Country	
	India	USA
Age		
< 35	86 <sub>(43)</sub>	35
> 35	114 <sub>(57)</sub>	65
Total	200 <sub>(100)</sub>	100
Income		
LIG	16 <sub>(8)</sub>	18
MIG	33 <sub>(16.5)</sub>	39
HIG	151 <sub>(45.5)</sub>	43
Total	200 <sub>(100)</sub>	100

Source: Questionnaire

**Table 2** Sample profile of respondents

Education	India	USA
Under Graduate	27 <sub>(13.5)</sub>	14
Graduate	94 <sub>(47)</sub>	41
Post Graduate	79 <sub>(39.5)</sub>	45
Total	200 <sub>(100)</sub>	100

Source: Questionnaire

**Table 3** Sample profile of respondents

<i>Status</i>	<i>India</i>	<i>USA</i>
Working women	120 (60)	78
Stay at home	80 (40)	22
Total	200 (100)	100

*Source:* Questionnaire

The size of the family is analysed in Table 4 across status.

**Table 4** Family size

<i>No. of children</i>	<i>India</i>			<i>USA</i>		
	<i>WW</i>	<i>SH</i>	<i>Total</i>	<i>WW</i>	<i>SH</i>	<i>Total</i>
None	15	6	21	12	5	17
1–2	93	59	152	53	16	69
3–4	12	13	25	13	1	14
5 or more	-	2	2	-	-	-
Total	120	80	200	78	22	100

*Source:* Questionnaire**Table 5** Family income of the respondents

<i>Family income</i>	<i>India</i>			<i>USA</i>		
	<i>WW</i>	<i>SH</i>	<i>Total</i>	<i>WW</i>	<i>SH</i>	<i>Total</i>
Below Rs.10000/ or \$3000	11	5	16	13	5	18
Rs. 10000–20000/ or \$3000–6000	13	10	33	29	10	39
Above Rs. 20000/ or above \$6000	86	65	151	36	7	43
Total	120	80	200	78	22	100

*Source:* Questionnaire**Table 6** Monthly expenditure

<i>Monthly expenditure</i>	<i>India</i>			<i>USA</i>		
	<i>WW</i>	<i>SH</i>	<i>Total</i>	<i>WW</i>	<i>SH</i>	<i>Total</i>
< Rs.3000/ < \$500	13	15	28	7	7	14
Rs. 3000–4000/ \$500–2000	29	22	51	60	14	74
Above Rs.4000/above \$2000	78	43	121	11	1	12
Total	120	80	200	78	22	100

*Source:* Questionnaire

*Role of women in consumer decision making questionnaire*

- 1 Name:  
Nationality:  
City/country:
- 2 Age:  
(1) Below 35  
(2) Above 35 ( )
- 3 Husband's age: ( )
- 4 Education:  
(1) Undergraduate  
(2) Graduate  
(3) Postgraduate or more ( )
- 5 Occupation:  
(1) Government Service  
(2) Private Service  
(3) Business
- 6 How many children do you have? ( )
- 7 Monthly Income:  
(1) Below Rs.10,000  
(2) Rs.10,000 – 20,000  
(3) Above Rs.20,000 ( )
- 8 Monthly expenditure:  
(1) Less than Rs.3000  
(2) Rs. 3000 – 4000  
(3) Rs.4000 and above  
(For the housewife in USA)  
(1) Less than \$ 500  
(2) \$ 500 – 2000  
(3) \$2000 and above (on goods frequently bought such as groceries hygiene products etc) ( )
- 9 Who manages the money and pays the bills in your family?  
(1) Self  
(2) Husband  
(3) Others ( )

- 10 Does your family regularly discuss how the family income is spent?
  - (1) Yes
  - (2) No ( )
- 11 Where do you buy most of your groceries from?
  - (1) Super Markets
  - (2) Retail Stores
  - (3) Wholesale market
  - (4) discount stores
  - (5) any others. ( )
- 12 Which of the following durables do you own?
  - (1) Television
  - (2) Washing Machine
  - (3) Air Conditioner
  - (4) Car
  - (5) any others ( )
- 13 Do you discuss major purchases with your friends and relatives?
  - (1) Yes
  - (2) No ( )
- 14 Do you prefer to shop in small neighbourhood stores for clothes and appliances ( )  
Or in large discount stores?
- 15 Where would you seek finance from to purchase a house or a car?
  - (1) Bank
  - (2) Private sources like a moneylender
  - (3) Relatives/friends ( )
- 16 Do you survey the market before buying something to compare prices? ( )
- 17 Do you find yourself buying things you really don't need? ( )
- 18 Do you ever check magazines/newspapers/ advertisements when you want to buy  
( ) something?
- 19 Which credit card do you or your family use to buy goods? ( )
- 20 Shopping is a different experience altogether. From the following mark in bold the  
order of preference



<i>Sl.</i>	<i>Particulars</i>	<i>Preferences</i>
1	How do you find shopping?	Exciting not so pleasant boring
2	Frequency of shopping	Daily weekly monthly
3	While shopping	Do you shop – alone/family members/friends/relatives
4	When do you shop?	1st week of every month/whenever a need arises
		Advance purchases/any others
5	Shopping places	Super market/general stores/wholesaler/discount stores/Wal-Mart/Walgreen's/cup foods/Sams Club/JC penny/any others
6	Do you believe that a products price must match its quality?	Yes/no
7	Does the impact of advertisement govern your decision to buy a product?	Definitely/maybe/no comments
8	Do you think that after warranty, service should be provided for a product?	Agree/undecided/disagree

21 When you purchase a product, does a brand name influence your decision?

- (1) Definitely  
(2) Not so important  
(3) No opinion ( )

22 Mention the family brands used for the following categories of products:

<i>Non-durables</i>	<i>Brand name</i>	<i>Durables</i>	<i>Brand name</i>
Toiletries		Television	
Shaving cream		Laptops/computers	
After shave lotion		Air conditioners	
Cosmetics		Microwave	
Shampoo		Car	

23 In the selection of a brand name, choose the attributes you would select on a scale:

<i>Count</i>	<i>Very important</i>	<i>Important</i>	<i>Unimportant</i>	<i>Not so important</i>	<i>No opinion</i>
Easy to remember/pronounce					
Distinct from other brands					
Brand design indicates product quality					
Has positive connotations					
Attractive					
Used by famous personalities					
Implies social class					
Reflects confident feeling					
Evidence of country of origin					
Implies modernity					

24 As a customer of a product, what are your views on a product before you buy them?  
(Tick)

<i>Sl. no.</i>	<i>Count</i>	<i>Strongly agree</i>	<i>Agree</i>	<i>Uncertain</i>	<i>Disagree</i>	<i>Strongly disagree</i>
1	Brands I use reflect my personality					
2	I do care about the country of origin					
3	The brand I use is used by famous personalities					
4	I care about fashion and not the after-effects of the product.					
5	The higher the price the better the quality					
6	I use different brands on special occasions					
7	I feel confident when I use a particular brand.					
8	It reflects or does not reflect my social status.					
9	The product should be made from natural extracts/herbs.					
10	I am environmental conscious					
11	The brand gives me all the information I need.					
12	I usually buy products which are on sale.					

25 Do you buy frequently bought goods (groceries, detergent, toiletries etc) from the same store month after month?

(1) Yes

(2) No ( )

26 How many times a year do you go to the same store? ( )

27 When you shop for goods and you do not find the brand of your choice, will you buy?

(1) A substitute

(2) Wait till the stock arrives. ( )

28 In the area of decision making, give your opinion on the following decision areas:

<i>Sl. no.</i>	<i>Particulars</i>	<i>Opinion 1</i>	<i>Opinion 2</i>	<i>Opinion 3</i>
1	What is your opinion about decision making?	Enjoyable experience	Not so pleasant	A headache
2	Which source of people influence you the most in your purchase decision?	Husband/children	Relative/friends	Colleagues/neighbours
3	Are you satisfied with the household budget allotted to you?	Yes	No	
4	Do you sometimes wish you had more money to spend?	Yes	No	
5	Apart from the regular income if there is a rise in income, how would you propose to spend it?	Sarees/jewellery	Purchase of durables	Investments like real estate, L.I.C policies
6	While taking decisions to purchase products do you have any interference from?	Husband	Children	Mother in law/in laws/relatives
7	Do you feel that if you were left alone to decide, you could do a better job?	Fully agree	Moderately agree	Disagree
8	If you are not left to decide, is it because of your?	Age (too young)	Income (not working)	Lack of confidence

29 In the purchase of the following durables, what is the nature of decision making?

<i>Sl. no.</i>	<i>Products</i>	<i>Who makes the decision?</i>			
		<i>Husband</i>	<i>Children</i>	<i>Decide solely</i>	<i>Decide jointly</i>
1	Television				
2	Laptops/computers				
3	Washing machine				
4	Furniture				
5	Microwave				
6	Air conditioner				
7	Car				

30 While purchasing major appliances, who decides the following?  
(Is it husband/children/sole decider/joint decision making?) Mark H/C/S/J

<i>Sl. no</i>	<i>Durable</i>	<i>Model</i>	<i>Price</i>	<i>Colour</i>	<i>Where to buy?</i>	<i>When to buy?</i>	<i>Which brand?</i>	<i>When to change/exchange?</i>
1	Television							
2	Refrigerator							
3	Washing machine							
4	Furniture							
5	Air conditioner							
6	Microwave							
7	Car							
8	Laptop/computer							

- 31 When there is a clash of interest, who usually wins?  
 (1) You  
 (2) Your Husband. ( )
- 32 Who is the real boss in your family?  
 (1) Husband  
 (2) You  
 (3) Mother in law/in laws ( )
- 33 What do you argue about with your spouse most often? ( )  
 (1) Money  
 (2) About the late hours of work  
 (3) Property  
 (4) Mother in law/in laws  
 (5) Children.
- 34 Do you think that the culture of today is being influenced by the environment and ( ) the multi cultural exchange taking place across countries?  
 (1) Yes  
 (2) No
- 34 How do you rate yourself as a homemaker? ( )  
 (1) Successful  
 (2) Not so successful  
 (3) Unsuccessful.
- 35 If you are the stay at home housewife, do you feel that if you worked, your ( ) Involvement would make an impact in decision making?  
 (1) Fully agree  
 (2) Moderately agree  
 (3) Disagree.

- 36 If you are a working wife, do you feel that you would be a better homemaker if you ( ) were at home?  
 (1) Agree  
 (2) Moderately agree  
 (3) Disagree.
- 37 As a working woman, how often do you purchase convenience foods (ready to eat)?  
 ( )  
 (1) Once a week  
 (2) once a month  
 (3) any others, specify.
- 38 When you feel bored, do you make use of convenience foods for your family?  
 (1) Once a week  
 (2) once a month  
 (3) any others, specify. ( )
- 39 If you are already working, or if you decide to work, how important are the reasons?  
 (Number the most important reason as 1. and the least as 5.)  
 (1) To be financially independent  
 (2) To utilise my education  
 (3) To have a position in society  
 (4) Just for money  
 (5) To look after the family. ( )
- 40 If at any point in life, you have to make a choice between your career and your Marriage, which option would you choose?  
 (1) Career over marriage  
 (2) Marriage over career.  
 (3) Try and balance both ( )
- 41 Would age make a difference to your choice? How? -----
- 42 There are certain issues that we opine as individuals. Circle any one of the following as indicated by the numbers represented:

Agree strongly (A.S)	5
Somewhat agree (S.A)	4
Neither agree or disagree(NADS)	3
Somewhat disagree (SDA)	2
Disagree strongly (DAS)	1

<i>Sl. no.</i>	<i>Issues</i>	<i>AS</i>	<i>SA</i>	<i>NADS</i>	<i>SDA</i>	<i>DA</i>
1	Fitness means being slim and trim					
2	Our lives are determined by circumstances/destiny and we can do very little to change it.					
3	Girls education is as important as boys					
4	The education system trains us up for a good career					
5	I feel that husband's should help in the kitchen					
6	I am careful about what I eat in order to control my weight.					
7	Higher education is important for a career					

## 43 When was the last time?

(1) In the last 30 days (2) In the last 3 months (3) In the last 12 months (4) Never

- 1 Ate out with the family: ( )
- 2 Went to the beauty parlor: ( )
- 3 Rode a two wheeler: ( )
- 4 Played squash/ tennis/ any other games: ( )
- 5 Went for a drive: ( )
- 6 Danced at a discotheque: ( )
- 7 Organised a party at home: ( )
- 8 Went out for a picnic: ( )
- 9 Went to a party: ( )
- 10 Visited a gym/ health club: ( )
- 11 Went abroad with the family: ( )
- 12 Visited a religious place: ( )
- 13 Read a novel: ( )
- 14 Took the children for a picnic/movie: ( )

## 44 What type of recreation do you enjoy the most?

- (1) Reading
- (2) Watching T.V/listening to music
- (3) Socialising/partying
- (4) Networking
- (5) Sewing
- (6) Chatting with friends
- (7) Eating out
- (8) Bird watching
- (9) Shopping
- (10) Attending religious functions. ( )

45 How often do you read magazines?

- (1) Every week
- (2) Once a fortnight
- (3) Once a month
- (4) Once in 2–3 months ( )

46 What magazines do you read?

- (1) Femina
- (2) Women's era
- (3) Outlook
- (4) Today
- (5) National Geographic
- (6) Any others specify ( )

47 Which of the following programmes do you prefer to watch on T.V? And how much time on an average do you spend watching T.V? (If there are any other programmes that you watch in the USA you can specify)

TIME SPENT WATCHING T.V.

<i>Programmes</i>	<i>Less than 30 mins.</i>	<i>30–1 hour</i>	<i>1–2 hours</i>	<i>3–4 hours</i>	<i>5 hours or more</i>
E.T.V					
Door darshan					
M.T.V					
Star Plus					
Zee T.V					
B.B.C					
C.N.N					
Sports Channel					
E.S.P.N					
Star T.V					
Star World					
Animal Planet					
National Geographic					
Disney Channel					
Star Movies					
H.B.O					

Which are your favourite T V programmes? -----

48 How do you keep yourself informed about changes taking place in your environment?

- (1) Watching T.V.
- (2) Reading newspapers

(3) Conversation with neighbours/friends

(4) Any others ( )

49 What is your view on the role of a housewife in the country?

(1) Substantial

(2) Meager

(3) Improving ( )

50 Do you think that changing technology effects your decision as a homemaker? And in what way?

-----

51 Does the society accord a position to your role as a housewife? Give your comments:

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Notes: The income criteria, i.e., LIG, MIG and HIG for the women in India and USA have been made based on the results provided by the pilot study conducted before the actual research (India and USA). I had contacted my cousins residing in USA and then made a feasibility study for making the comparison full proof.