

# WOMEN AS CONSUMERS - EXPLORING WOMEN'S PURCHASING HABITS

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## Abstract

*Consumer's behaviour is presented as series of activities that an individual buyer undertakes in the course of a process when selecting and purchasing the product. Resources that are available to the consumer are: time, money and ability to accept and process information's. Behaviour of the consumer is subjected to the influence of large number of factors that can be divided into: social, personal and psychological factors. The modern lifestyle has contributed in changes in purchasing behaviour of women. Women are no longer just housewives and mothers; therefore they have engaged their position in society and at work place. Due to the lack of time, which, apart from their families, is spent on their workplace, the assumption is that their purchasing habits have also changed. In this paper is explored a sample of 150 women for their purchasing habits, different forms of purchasing, the frequency of purchases, their visiting to the retail patterns of trade, and also are explored the differences with respect to the demographic characteristics of women.*

**Keywords:** *consumer's behaviour, women, buying habits, shopping patterns, demographic characteristics*

## 1. Introduction

Each consumer has his own buying habits that differ depending on the influence of various factors that can make affection on it. Consumer studies have begun when traders and manufacturers have realized that consumers were not always responding in accordance to their expectations. Today's consumers are autonomous and well-informed, and on their buying decisions can influence: social and personal factors and also psychological processes. Since consumers' behaviour is a complex process, it is necessary to differentiate consumers according to their lifestyles and therefore adjust marketing activities. Since the role of women in society and the family has also changed, due to lack of free time, the assumption is that women's purchasing habits have changed as well, and their habits that differ in terms of demographic characteristics. The main aim of this paper is to identify the women's purchasing habits in Republic of Croatia with regard to their social and demographic characteristics. The following research hypotheses are set out in this paper:

**H1:** Women's buying habits differ in terms of demographic characteristics.

**H2:** Women's buying habits differ in terms of the amount of monthly income.

These hypotheses are tested and explained in the results of this work.

## 2. Behavior of women as a consumer

Consumer behaviour can be defined as a process of studying individuals, groups, households, companies, institutions or different subjects in the role of consumers<sup>1</sup>. American Marketing Association (AMA) defines consumer behaviour as a dynamic interaction of knowledge and environmental factors that result in behaviour and exchange of aspects of consumers' life<sup>2</sup>.

The most common grounds for the market segmentation are the demographic characteristics of the population (such as gender, age, degree of education, marital status, occupation, incomes). Here, demographics help to derive the target market more precise, while socio-cultural and psychological characteristics help to describe consumer attitudes<sup>3</sup>. For the purchase is claimed that has been primarily intended for women, that is, purchasing is a woman<sup>4</sup>. The economic circumstances in which a person is situated consists of their "consuming" income (level of income, stability and time frames), savings, wealth, debts, borrowing power, and their attitudes on spending in regards to savings<sup>5</sup>. A contemporary consumer wants a shopping experience, more affordable prices, faster buying and also he wants to simplify life<sup>6</sup>. In the new economy that is dominated by knowledge, digitalisation and speed connects all

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<sup>2</sup> Kesić, T. Consumer behavior. Zagreb: Opinio. 2006.

<sup>3</sup> Schiffman, L. G., Kanuk, L. L. Consumer behavior. Zagreb: Mate d.o.o. 2004.

<sup>4</sup> Underhill, P. (2006) Why we buy: science of shopping. Zagreb: Olympic International. 2006.

<sup>5</sup> Kotler, Ph., op. cit., page 179.

<sup>6</sup> Perkov, D., Pavlović, D. Commercial business. Zagreb: Libertas. 2018.

buyers<sup>7</sup>: therefore, buyers are well informed, they are looking after the quality with the globally competitive prices, expect to get solutions to their needs, fast service, shopping in accordance with their lifestyle and delivering value for money. During the last 25 years consumers' habits have significantly changed. It came to aging of population, the growth of multicultural societies, and also the major differences in purchasing power have occurred. Consumer polarization has caused great differences in their needs which is reflected in various ways of buying<sup>8</sup>.

Shopping is something that is done in a short period of time between work, going home, family life, and sleeping. In a post-feminist world, women have more money in terms of their employment, so it should be beneficial for sales, but the opposite happens. Because of their job, women do not have so much time and willingness to go shopping. Still,

women still love to shop with friends and encourage each other to buy, and assist each other to avoid the wrong choices<sup>9</sup>. Research has shown that women and men are differentiated with regard to the products they buy, the way they buy products, how they respond to promotions and the way they process information's during purchases and also the time they spend in the store.

Women are doing the majority of household shopping, and men are mostly specialized in those things that are used outside the home<sup>10</sup>. Given the change in the traditional role of women in society, there has been a change in the role of men in the household<sup>11</sup>. Research into differentiations in gender-based decision-making is relevant to marketing theory and practice. Differences in purchasing behaviour of women and men affect their purchasing role as a consumer and as such on the marketing strategy of a company<sup>12</sup>.

**Table 1.** Characteristics of consumer decision styles

Decision style	Characteristics of style
The tendency to buy from habit	loyal consumers with certain brands and stores
Confusion of consumers with too many choices	lack of consumer confidence when choosing the right product
Impulsiveness	consumers inclined to unscheduled buying: they do not care how much money they will spend
Price sensitivity	consumers tend to look for and to buy cheaper products
The tendency to buy from recreation and pleasure	to buyers, shopping represents fun, recreation and brings pleasure
The affiliation to novelties in fashion	consumers tend to buy trend products
The affiliation to the brand	consumers tend to buy more expensive and branded products
Perfectionism	consumers tend to perfection seeks for the best quality products; they buy more carefully, more systematically and make comparisons between products

Source: Sproles, Kendall (1986)

In accordance to the research done on consumer decision-making styles<sup>1</sup>, women show greater preference for novelties and fashion than men, a greater inclination to buy from recreation and pleasure, they manifest greater purchasing impulsivity and greater willingness to buy from habit.

Women more process information's and evaluates the product according to all its features, while men value information's towards overall problem-solving. Women in shopping often enjoy a range of psychological and sociological pleasures, while men

experience shopping as a function of obtaining the products they need<sup>2</sup>. At the end of the 20<sup>th</sup> century, consumerism has become a "way of life", and as a dominant ideology of modern capitalism, it affects the daily experience of social life<sup>3</sup>.

<sup>7</sup> Horvat, Đ., Perkov, D., Trojak, N. Strategic management and competitiveness in new economy. Zagreb: Effectus. 2017.

<sup>8</sup> Perkov, D., Pavlović, D., op. cit.

<sup>9</sup> Underhill, P., op. cit., page 124.

<sup>10</sup> Anić, I. D., Piri Rajh, S., Rajh, E. „Gender differences in croatian consumer decision making styles“. Tržište, 22 (2010): 29-42., page 32.

<sup>11</sup> Kesić, T., op. cit.

<sup>12</sup> Coley, A., Burgess, B. „Gender differences in cognitive and affective impulse buying“. Journal of Fashion Marketing, & Management, 7 (2003) 3: 282-295.

<sup>1</sup> Anić, I. D., Piri Rajh, S., Rajh, E., op. cit.

<sup>2</sup> Kesić, T., op. cit.

<sup>3</sup> Miles, S. Consumerism – as a Way of Life, New Delhi: Sage publications. 2006.

### 3. Methodology of research

#### 3.1. Sample

The survey was conducted in Republic of Croatia in the area of Vukovar-Srijem and Osijek-Baranja County during the months of May and June of 2018. The study covered 150 respondents (N = 150). Participation in the research was voluntary, and the female respondents who agreed to participate completed an anonymous questionnaire that was specifically created for the purpose of this research. In Table 2. is shown the socio-demographic characteristics of female respondents.

**Table 2.** Socio-demographic characteristics of female respondents

	N	%
Age group	150	100
18-35	81	54
36-55	58	38,7
56 and over	11	7,3
Working status	150	100
Employed	73	48,7
Unemployed	21	14
Student	45	30
Pensioner	11	7,3
Marital status		
Married	60	40
Unmarried	80	53,3
Divorced	7	4,7
Widow	3	2
Qualifications	150	100
Elementary School	3	2
Secondary school	76	50,6
Professional / University	39	26
Baccalaureates		
Professional /	28	18,7
University Master		
Postgraduate study /	4	2,7
Doctorate		
The place of living	150	100
City	96	64
Village	54	36
The amount of monthly income	150	100
Up to 2.000 kn	49	32,7
From 2.001 to 4.000 kn	35	23,3
From 4.001 to 8.000 kn	50	33,3
More than 8.000 kn	16	10,7

Source: author's work.

#### 3.2. Questionnaire

For the purposes of this research a questionnaire was formed. The first part of the questionnaire covers the socio-demographic characteristics of the female respondents, while the second part relates to 18 claims that are related to women's purchasing habits. The respondents were asked to comment on certain

statements that are based on a Likert's five-degree scale that follows as: 1 = completely disagree, 2 = disagree, 3 = not agree or disagree (neutral), 4 = agree, 5 = strongly agree. All questionnaires were valid and were accepted in the sample.

#### 3.3. Statistical data processing

After the data collection, data from the questionnaire were entered into the SPSS database and a detailed analysis was carried out with the help of the statistical package for social sciences IBM SPSS (Statistical Package for Social Science), version 19.0. The following types of statistical data analysis were used in this study: descriptive statistical analysis and nonparametric statistical analysis. Descriptive statistics were accounted for all variables where appropriate.

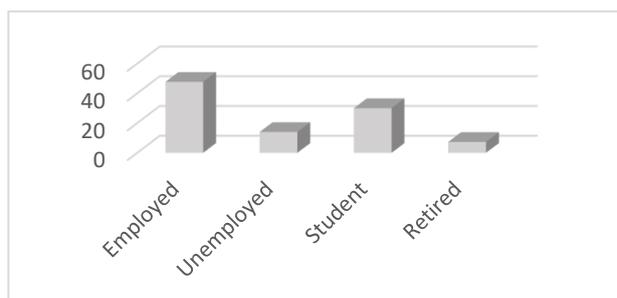
As all variables had abnormal data distribution (what was determined by Shapiro - Wilk test), therefore nonparametric statistics (Mann-Whitney U test) was used. The hypotheses were accepted or rejected at the significance level of  $\alpha \leq 0,05$ .

### 4. Research results of the shopping practice of women

#### 4.1. Socio-demographic characteristics of female respondents

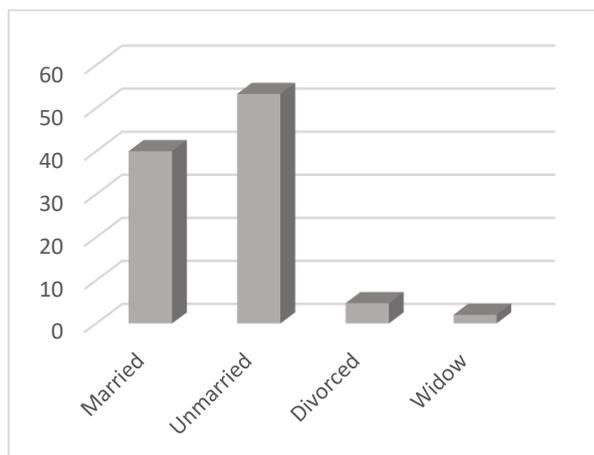
The study involved 150 female participants. The youngest person was 19 years old, while the oldest person in the sample was 77 years old. On Graph 1. is shown the working status of respondents.

**Graph 1.** Working status of respondents



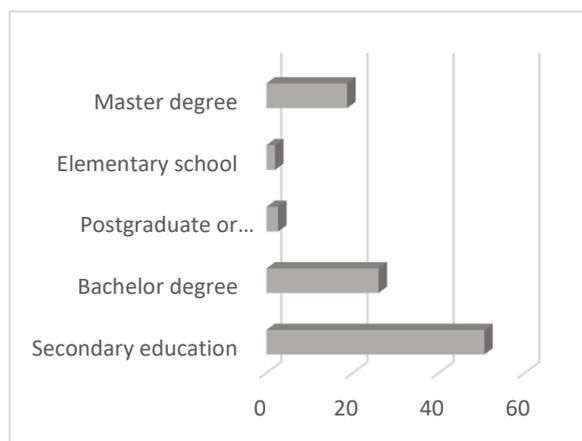
Source: author's work.

With regard to work status, the largest number of respondents, 48,7 % is employed, 14% of them are unemployed, 30% is studying, and 7,3 % of the surveyed individuals are retired.

**Graph 2.** Marital status of respondents

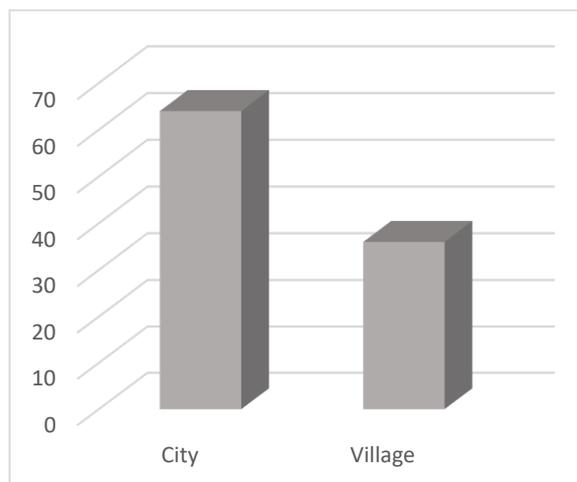
Source: author's work

The largest numbers of respondents, 53,3% are unmarried, 40% are married, 4,7% are divorced, and 2,0% of respondents are widows.

**Graph 3.** Educational structure of respondents

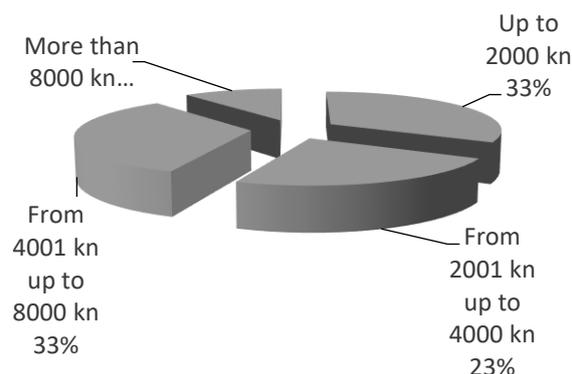
Source: author's work

The highest percentage of subjects is those with completed secondary education (50,6%). Following are the respondents with the acquired vocational / university's Bachelor degree, 26% of them, and 18,7% of the respondent's possess a diploma of a university / university's Master degree. Only 2,7% of female respondents have completed postgraduate or doctoral studies. The lowest number of respondents has completed elementary school (2%).

**Graph 4.** The place of residence of female respondents

Source: author's work

With regard to the place of residence, the largest number of respondents live in the city, 64% of them, while 36% of respondents live in rural areas, i.e. in the villages.

**Graph 5.** Female respondent's monthly income level

Source: author's work

The monthly income level of the largest number of examinees ranges from HRK 4.001 to HRK 8.000 (33,3%) and from HRK 2.001 to HRK 4.000 (23,3 %). Total of 10,7% of respondents have a monthly income of more than 8.000 Kunas. Also, a high proportion of respondents have achieved a low monthly income 2 000 Kunas (32,7%). It is assumed that is attributed to students and retired individuals.

#### 4.2. Differences in purchasing habits with regards to socio-demographic characteristics (H1)

The first hypothesis cannot be accepted. At the set level of significance it is impossible to accept the assumption that the purchasing habits of women differ in terms of demographic characteristics: age, working status, marital status, qualification, place of residence and the level of monthly income.

**4.3. Differences in purchasing habits with regards to the amount of income (H2)**

Descriptive statistics for numeric variables are presented using the arithmetic mean (AS), standard deviation (SD), and median values (Table 3).

**Table 3.** Purchasing habits regulated by the amount of monthly income level

VARIABLE	Up to 4.000 kn				from 4.001 HRK kn			
	AS	SD	median	N	AS	SD	median	N
I often buy in hypermarkets.	3,34	1,196	4,00	84	3,92	1,114	4,00	66
I often buy on the Internet.	2,23	1,196	2,00	84	2,83	1,431	3,00	66
I spend majority of my income on products for children.	1,65	1,058	1,00	84	2,33	1,244	2,00	66
Other people influence my choice of product I will buy.	2,61	1,109	3,00	84	2,02	,984	2,00	66
I do my shopping over the weekend.	3,17	1,096	3,00	84	3,67	1,057	3,00	66

Source: author's work

In order to identify the differences in women's purchasing habits due to the level of their monthly incomes, data distribution was tested by the Shapiro-Wilk test. Since all variables had abnormal distribution of data, non-parametrically Statistics or Mann-Whitney U test was used (Table 4).

**Table 4.** Mann-Whitney test as an indicator of the monthly income levels

VARIABLE	Mann- Whitney U	Wilcoxon W	Z	Asymp. Sig. (2-tailed)
I do my shopping over the weekend.	2089,000	5659,000	-2,693	,007
I often buy in hypermarkets	2114,500	5684,500	-2,578	,010
I often buy on the Internet.	2112,000	5682,000	-2,571	,010
I spend majority of my income on products for children.	1884,000	5454,000	-3,662	,000
Other people influence my choice of product I will buy.	1946,000	4157,000	-3,261	,001

Source: author's work

The second hypothesis is accepted. Namely, at the given level of significance it is possible to accept the assumption that women with higher monthly income level are buying more often over the weekend ( $Z = -2,693$   $p < 0,007$ ), on the Internet ( $Z = -2,571$   $p < 0,010$ ), they often buy products for children ( $Z = -3,662$   $p < 0,000$ ) and their buying is less affected by the other person ( $Z = -3,261$   $p < 0,001$ ). Women with the higher monthly income level more often buy in hypermarkets ( $AS = 3,9 \pm 1,1$   $N = 66$  vs.  $AS = 3,4 \pm 1,2$ ,  $N = 84$ ).

**5. Conclusions**

Since the traditional role of women in society has changed, the assumption was set on how their buying habits have changed. Buying is no longer just a woman's obligation to buy household goods but shopping has become a pleasure and a form of entertainment. The results of this research that has been conducted in two Slavonian counties, Vukovar-Srijem

and Osijek-Baranja County in Republic of Croatia, indicate women's buying habits, the behavioural patterns of women as consumers, and point out to the potential differences between women as consumers in the sense of their socio-demographic characteristics. At the given level of significance, it is not possible to accept the assumption that women's habits of behaviour differ with regard to socio-demographic characteristics such as: age, work status, marital status, educational level and place of residence. Furthermore, the statistically significant differences in purchasing behaviour of women were determined due to their monthly income level. Women of higher monthly income levels are more likely to buy on weekends, in hypermarkets, on the Internet; they more often buy products for children, and their purchases are less influenced by other people. The proceeded research can be used as a basis for targeted market segments according to gender characteristics, as well as the subject for the future research to investigate purchasing habits of women in other counties of the Republic of Croatia and to make comparisons between them.

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