

A Comparative Study of Compulsive Buying Behaviour Between Working and Non-Working Women

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ABSTRACT

The Global paradigm shift in 21st Century from spiritualism to the materialism has affected all age groups in some or other ways. This research paper is an effort to identify the difference between the compulsive buying tendencies of working and non-working women. This research study attempts to (i) identify differences in compulsive buying behavior of working and non working women and (ii) to identify the contribution of this buying behavior of women in bridging the gap between competitive intelligence and corporate strategy relating to delineating the incentives and benefits packages for women employees.

Key words: Compulsive Buying, working and non-working women

1. Introduction

The Global paradigm shift in 21st Century from Spiritualism to the materialism has affected all age groups in some or other ways. Changing life styles is propelling consumerism across all age groups. Due to this reworking atmosphere, there is a major transformation in the perceived status of women in society. With economic and social advancement in Indian society, women have stepped out and have bestowed principal contributing to the economic and social development of society. There is a sea change in the outlook and attitude towards women in today's society, which is more liberal. Intricacy of consumption has increased many fold due to these changes [1]. Consequently, the risk of emergence of compulsive behaviour tendencies has increased. Presently, the major issue is how the changing social and economic environment is affecting the behaviour of women towards shopping and spending [2]. Causative efforts of women are making them more confident and autonomous. Women today are financially independent. Financial self-sufficiency of women strengthens their independent decisions making ability. There is a need to study that how this financial independence is affecting consumerist tendencies in women. Consumerist tendencies here means excessive buying tendency and lack of control on urge to buy. The subject of compulsive buying has been studied in western countries which reveal that women show more compulsiveness in buying. This paper is an attempt

to study the compulsive buying tendencies of Indian Women. This research paper is an effort to identify the relationship between recent paradigm shift and compulsive buying behaviour and employment status of women. It has been previously documented that women are prone to compulsive buying tendencies. Purchasing power and financial autonomy in the hands of working women make them more susceptible to such tendencies.

2. Review of Literature

Compulsive buying has emerged as an important aspect of consumer behaviour. Compulsive buying is an excessive buying behaviour or an uncontrollable desire to shop and spend. Previous researches and clinical surveys have shown that majority of compulsive buyers are women [3]. With increasing individuality in women the threat is more on emerging economies like India. It has been found that women are more susceptible to compulsive buying tendencies [5], [6], [7]. Women perceive shopping, buying and spending as a relaxation activity [8]. Women regard shopping as a leisure activity [9]. For them, shopping is delight [10]. Shopping and spending also plays an important role in identity related issues and it helps them to overcome these issues easily [11]. The compulsive buyers make typical purchase. They spend on modish and things that are high on fashion. They tend to buy products like fashionable clothing etc [12, [13], [14]. Women indulge in compulsive buying tendencies because they are so much

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more concerned about their physical and social appearance that they tend to buy things that would work as appearance enhancers. Women love to pamper themselves, thus they find shopping as a way to enhance their mood and fuss over. Women have certain emotional and identity related dimensions that make them shop more [15]. It is easy to motivate women psychologically and stimulate them to shop and spend [16]. Thus, most of the advertisers and marketers today are targeting working women as they have autonomy in terms of decision making while making a purchase due to sufficient purchasing power in their hands. Due to this independence, working women tend to become more prone to compulsive buying behaviour. Almost all the studies done previously revealed that women are disproportionately affected by compulsive buying and the percentage ranges from 70% to 90% [18], [19]. It has been investigated that women are twice as much possessive about the money they earn and like to talk about it [20]. The tendency to buy is higher in women and they being compulsive buyers appear to be more obsessed for shopping and have strong belief about relationship between social status and shopping [21]. There is another view that homemaker being the traditional role for women, they are more likely to exhibit compulsive buying tendencies. Shopping has been considered as an activity that forms an important part in the errands of housewives [8], [9], [22]. Women's shopping predisposition gets aggravated with dependence of their family on them in decision making while shopping [7]. They are responsible of grocery shopping, act as family expert advisers in shopping and can recognize easily the depletion of inventories at home [24] [26]. For women, shopping is a way of self-expression [9], and a tool to enhance their self-image [27], [28], [29].

This comparison of compulsive buying tendencies among working women and non-working women is not explicated in previous studies. The research is consistent with the previous researches that have elucidated that buying motives of women are psychologically goaded. Now the focus is on making comparisons of working and nonworking women on their buying habits.

In regard to compulsive buyer's relationship with income level, the previous studies have revealed that income level is negatively related to compulsive buying tendencies [30]. It has also been researched that people at various income level are vulnerable to compulsive buying tendencies [13] [3] [6].

3. Objectives of Study

This research paper has several objectives; first, is to identify the relationship between spending habits of

working and non-working women; second, is to identify the relationship between income and compulsive buying tendencies as the more purchasing power in hands is supposed to be positively related to the compulsive buying behaviour; third is to provide some suggestions to reduce the tendency of compulsive buying behaviour among women who are more prone to compulsive buying tendencies.

4. Hypothesis

Null Hypothesis – H₀: There is no significant difference in compulsive buying tendencies of working and non-working women. There is no difference in sample mean of working and non working women.

$$H_0 = \bar{x}_1 - \bar{x}_2 = 0$$

Alternate Hypothesis - H_a: There is a significant difference in compulsive buying tendencies of working and non-working women. The sample means of working and non working women are not equal.

$$H_a = \bar{x}_1 - \bar{x}_2 \neq 0$$

i.e. either $\bar{x}_1 > \bar{x}_2$ or $\bar{x}_1 < \bar{x}_2$ (two tail test)

5. Methodology

The primary data was collected through structured questionnaire. This empirical research, based on questionnaire survey, was carried out on convenience sample of working women and non working women in Delhi NCR region in the age-group of 25-60 years. 100 questionnaires were floated through e mail. The working women sampling is done from faculty and staff of educational institutes and female staff in corporate offices. The sample of non-working women is taken from the non working female family members of students studying in different colleges and universities in Delhi NCR, with focus on the women in the family who stay at home and devote their hundred percent time in taking care of their family.

The questionnaire administered was divided into two parts. In First part, the demographic and personal details were solicited. The information regarding age, education, occupation etc was sought to enable the comparison between working and non-working women and also the relationship between income level and buying tendencies. The second part of the questionnaire was a survey based on Compulsive buying measurement scale of Valence, d'Astous and Fortier, 1988 (Annexure I), which is 11 item scale validated previously. It is a five-point likert-type scale ranging from 1=strongly disagree to 5=strongly agree. Higher scores indicated stronger compulsive buying

tendencies. With this scale, maximum score that one can achieve is 55, minimum score is 11 and person scoring 33 score points would be considered as neutral. Person scoring above 33 would be considered as compulsive buyer.

Table 1: Showing Compulsive buying Scores

Score Range / Implications	Score
Maximum Score	55
Minimum Score	11
Neutral	33

The hypothesis was tested by calculating the difference in mean compulsive buying scores of working and non-working women to find if intensity of compulsive buying tendencies depends on employment status or not. The effect of employment status on compulsive buying was studied. T-test is used for data analysis.

6. Results

Out of 100 questionnaires sent, 59 were returned with response rate of 59%. Out of which 19 questionnaires were incomplete, thus were not included in analysis which reduced the sample size to 40. Out of 40, 20 were for working and 20 for non-working women, making the ratio of 1:1.

Table 2: Showing Scorewise Percentage of Working and Non-Working Women

Score Range	Working Women	Non Working Women
Score below average (below 33)	70%	30%
Score above average (above 33)	30%	70%

Out of total survey response received from working women and non-working women, the summary analysis of demographics is in a Table 2. 70% of working women respondents have scored above the cut off level of 33 and only 30% of non working women have scored above the cut off score of 33. 40% of working women respondents fall in the age group of 25 to 30 years, 20% are from 30 to 40 years of age and rest 40% are from 40 to 60 years of age. Out of non working women respondents, 20% fall in the category of 25 to 30 years, 20% are between 30 to 40 years and 60% are from 40 to 60 years of age. The annual income categorization of working women is: 15% are earning upto Rs. 3,00,000/-, 35% earn between Rs. 3,00,001/- and Rs. 4,50,000/-, 25% earn between Rs. 4,50,001/- and Rs. 5,50,000/- and 25% earn above Rs. 5,50,001/-.

Table 3 shows the mean score of compulsive buying for working and non-working women. In categories upto 30, and for 40 to below 60, mean score for working women is above the neutral score of 33. But, the working women of age between 30 & 40 have shown less compulsive buying intensity

Table 3: Showing Mean Score of Compulsive buying

Demographics N=40		Mean Compulsive Buying Score	
		Working Women	Non Working Women
Age	Upto 30 yrs	42	22.25
	30-40 yrs	28.25	25.5
	40 to below 60	35.25	31.92

Table 4: Showing Educationwise Mean Score of Compulsive buying

Demographics N=40		Mean Compulsive Buying Score	
		Working Women	Non Working Women
Age	Education Upto graduation	35.5	28.42
	Post Graduation and above	36.81	29.125

Table 4 shows the comparison of working and non-working women on the basis of education. The effect of education on compulsive buying score shows that working women in both the categories have attained the mean score above the neutral score and working women at all the education level exhibit higher compulsive buying tendencies as compared to non working women.

The relationship between compulsive buying mean score and the income level of working women has been presented in Table - 5:

Table 5: Showing Incomewise Mean Score of Compulsive buying

Demographics N=40		Mean Compulsive Buying Score	
		Working Women	Non Working Women
Income	Upto 5,00,000	39.1	NA
	5,00,001 and above	34	NA

From table 5, It is observed that as the income has increased the compulsive buying score of working women has fallen. This is in agreement with previous research which concluded that the compulsive buying tendencies are not influenced by income level and it is the urge that

arises irrespective of income level that makes a person to buy excessive without thinking much about the consequences [32], [33].

The Mean, t-statistics etc. have been used to test the hypothesis in current study. The outcome of investigation is summarized in Tables 6 and 7.

Table 6: Group Statistics

Code	N	Mean	Std. Deviation	Std. Error Mean
CBS W	20	36.5500	9.75206	2.18063
N	20	28.7000	6.92896	1.54936

Note: CBS(W/N): Compulsive buying score of working / non-working women

Table – 6 shows the group statistics. It shows the descriptive statistics of our variables i.e. working and non working women. It shows the mean score of working and non working women. The mean compulsive buying score is 36.55 for working women which is above the neutral score of 33 and that of non-working women is 28.7 which is below the neutral score. This implies that the women who are employed intend to buy more than those who are not employed. Table 6 also clearly shows that the working women are more prone to compulsive buying tendencies than non-working women as the sample mean of working women is significantly higher than non working women. Not only the working women had higher compulsive buying scores, they are also above the average score and the variation is also considerable among them as compare to non-working women. Working women are more prone to compulsive buying tendencies than non-working women.

Table 7: Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
Total	Equal variances assumed	2.452	0.126	2.935	38	0.006	7.85000	2.67501	2.43473	13.26527
	Equal variances not assumed			2.935	34.287	0.006	7.85000	2.67501	2.41541	13.28459

Table – 7 shows independent sample t-statistics for the study conducted at 95% confidence interval. The means of compulsive buying scores of working and non working women are calculated and the difference of two means is tested with the help of difference in two independent sample t-statistics. From first part of the table, we can infer

that the significance for Levene's test is 0.126 which is above 0.05 i.e. the variability in your two conditions is about the same. In this case, we will consider "Equal Variances Assumed". Levene's Test for Equality of Variances basically determines the two conditions having the same or different amounts of variability between scores. From Table 7, we can infer the results whether the Means for the two groups were significantly different or not. The Sig 2-tailed value is 0.006 which is less than 0.05. The p-value is less than the pre-specified alpha level, thus, I conclude that mean difference between compulsive buying tendencies of working and non working women is statistically significantly different from zero and that there is a statistically significant difference between the two conditions. The t-test at 95% confidence interval rejects the null hypothesis, which proves that there is a significant difference in compulsive buying tendencies of working and non-working women. Rejecting the null hypothesis makes the alternate hypothesis true. The employment status of women does affect their buying behaviour.

7. Discussion

The above study supports the alternative hypotheses as it indicates that compulsiveness in purchase behaviour and spending money is on higher side for the working women. The purchasing power and financial autonomy makes the working women self dependent in financial decision making. Since social setting in which one subsists is one of the major factor that affect the buying behaviour [34], [35], [36]. 30% of non working women scored above the average score of 33. This could be a result of social pressure and demonstration effect. Non- working women sometimes indulges in excessive shopping and spending so as to maintain their social class [38] and to match the social environment around them. The other way of looking at it is that shopping gives them an opportunity to socialize [6], [22]. Women, during their socialization congregate their perception about what would be the customary behaviour. Since the socialization of working women with peers, colleagues, clients etc make them more exposed to social environment as compared to non-working women, who only get to socialize with other non-working women of their own class [23].

Women show compulsiveness in shopping as they look for substantiation of sense of worth through shopping and spending [28]. The working women have scored high on compulsive buying scale as their pressure to match the demonstration requirement in terms of purchase and spending are more as they are exposed to comparatively wider social pressure. The other reason could be that the working women are more stressed due to anxiety and high

work pressure. They do shopping to do away with strain. Shopping plays a psychosomatic role in their lives [27], [38]. For them shopping is a leisure activity. Considering this aspect, it can be concluded that it is not only the working women's financial autonomy that make them vulnerable to compulsive buying tendencies but also socialization. Credit card availability is also believed to be one of the reason for overspending [2], [39], [40], working women, being the earning individual can avail the facility of credit cards that give them access to more purchasing power. The recent growth in retail malls and other facilities of online buying work as a fuel in fire for increasing tendency to buy. Shopping which traditionally was considered as a path of moral and mystical putrefaction [41] is now regarded as sign of social conceit.

8. Practical Implications:

The study has rejected the null hypothesis that compulsive buying tendencies are more or less similar in working and non working women. Thus, the acceptance of the alternate hypothesis makes it an important finding for marketers. The study had practical implications for marketers as they can design their advertisement campaigns that represent metaphors and similes that fascinate the working women [42]. More emphasis can be given on the products that are ready to use or that make life easier. The spotlight is on gratifying the materialistic requirement rather than commonplace purchases. Acquisition of consumer goods is regarded as a means for achieving an idiosyncratic and social satisfaction and to articulate a substance of distinctiveness [44]. Policy makers need to consider as this behaviour harms the society as a whole [43], [5]. It can result in profligacy, acute liability, impoverishment and economic failure [45]. Also, broadly speaking, this research can be a significant contribution in the organizations in framing the incentives and benefits packages for women employees. The Performance based enticement for delivering better and dispensing more could bring forth two-fold benefit. Organizations can motivate women by passing on more monetary benefits, which would encourage them on one hand and make them financially more autonomous on the other hand. Organizations can identify positive attitude of women employees towards money and compulsivity in their buying behaviour and use the outcome in devising the incentive programs and developing organizational culture.

9. Conclusion

Since this research has found that there is significant difference in the compulsive buying tendencies of working and non working women, nonworking women are less compulsive buyers than working women and level of

socialization could be one of the factors for the same. Future research is required to study the effect of socio-cultural environment on the buying behaviour of women. Since this is focused on buying behaviour of working and non working women, further studies are required keeping other cluster of individuals as a target group. The study is conducted on a small sample thus it is not suitable for generalization though. Further, this study can be extended by taking large sample. The findings of this paper are preliminary as the sample was small and compulsive buying tendencies were assessed using a single instrument. This further calls for studies using other compulsive buying instruments available or development of new scale that is more appropriate to Indian population.

10. References

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Survey Instrument – I

1. **Name:** _____

2. **Age (Bold your response):**

- (i) < 25yrs
- (ii) 25yrs to less than 35yrs
- (iii) 35yrs to less than 45yrs
- (iv) 45yrs to less than 55yrs
- (v) 55 yrs and above

3. **Education (Bold your response):**

- (i) Under Graduate
- (ii) Graduate
- (iii) Post Graduate
- (iv) Doctorate

4. **Income Per Annum – If earning (Bold your response):**

- (i) Below Rs 2,50,000
- (ii) Between Rs 2,50,001 and Rs 3,50,000
- (iii) Between Rs 3,50,001 and Rs 4,50,000
- (iv) Between Rs 4,50,000 and Rs 5,00,000
- (v) Above Rs 5,00,001
- (vi) Nil

5. **Occupation (Bold your response):**

- (i) Service
- (ii) Self-Employed
- (iii) Homemaker

Survey Instrument – II

Please express the extent to which you agree or disagree with each of the following statements. Please place an X on the line that best indicates how you feel about each statement.						
S No	Statement	Strongly agree	Somewhat agree	Neither agree nor disagree	Somewhat disagree	Strongly disagree
		5	4	3	2	1
1	When I have money, I cannot help but spend part or all of it.					
2	I am often impulsive in my buying behaviour.					
3	For me, shopping is a way of facing the stress of my daily life and relaxing.					
4	I sometimes feel that something inside pushed me to go shopping.					
5	There are times when I have a strong urge to buy.					
6	At times, I have felt somewhat guilty after buying a product, because it seemed unreasonable.					
7	There are some things I buy that I do not show to anybody for fear of being perceived as irrational in my buying behaviour.					
8	I often have an unexplainable urge, a sudden and spontaneous desire, to go and buy something.					
9	As soon as I enter a shopping centre or mall, I have an irresistible urge to go into a shop and buy something.					
10	I have often bought a product that I did not need, while knowing that I have very little money left.					
11	I am a spendthrift.					
Calculating your score:						
<ul style="list-style-type: none"> • Each X that you placed corresponds to a number: 5 for “strongly agree”, 4 for “somewhat agree”, 3 for “neither agree nor disagree”, 2 for “somewhat disagree, and 1 for “strongly disagree. • Add together the 11 numbers for your Xs to get your total scale score. • Compulsive buyers tend to score 42.2 or higher. 						