

## **A PRAGMATIC STUDY ON WOMEN BUYING BEHAVIOUR WRT RURAL AND URBAN**

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### **Abstract**

A paper is analysing the factors those are important in women buying decision. This study states the basic comparison between the urban and rural women consumer and how's their needs and wants are changed on the basis of buying factors. The secondary data collection method is adopted for the data collection and moreover the information gathers from different online portals, journals, blogs etc. the analysis of the paper divided into three parts first is to understand the major factors playing an important role in women buying decision and then identifies the positions of rural women consumers in India. Next to measures the reasons for urban women buying decision. This study is more important for researcher to identifies the research gap and that will be more important in further research.

**Keywords:** Women, Buying Behaviour, Rural, Urban, factors etc.

### **Introduction**

#### **Understanding Women through Consumer Behaviour**

Women are the world's most influential consumers since they control about 80% of family expenditure. And the spending capabilities and influence of women can no longer be disregarded. The role and impact of women have evolved in society. Most marketers know that "women are different," but we do need a thorough grasp of how they are different and why. They may or may not be 'forever young;' all mothers are not women; some are girls. They may not all be women and not all be women. The many roles a

woman performs in her regular life are vital to be analyzed. A marketer cannot disregard her function as a mother and speak to her as a girl or as a women.

### **Factors influencing women buying behaviour**

**1) Cultural factors** – Every society has culture. Culture shapes a person living in a certain region's ideas, beliefs, values and behaviors. Individuals living in a region are impacted by each other. An individual reared in a Hindu household will behave differently when compared to a person reared in a Muslim household to purchase meat items. Both are subject to religious constraints on cow and hog meat eating. Culture has a significant impact on people with accepted principles and regulations.

**For example**, Showing nudity or partial nudity is good for some civilizations; certain European civilizations. In America, the same is somewhat eased. Organizations use it for their marketing to portray personal situations, etc. Men do not speak directly to women in a few societies (certain East Asian civilizations). Organizations must thus take great precaution when sending a delegation to such places for a business conference. In Japan, family elders are the ultimate decision-makers. So the debate must be immediately conducted with the senior person in business meetings. In America opinions of all individuals are debated freely and criticized, yet this is not appreciated by some cultures.

There are subcultures, which share their system of values based on experiences and conditions of common life in each society. It includes countries, faiths, racial groups, castes and areas. In a specific subculture, the bride in India wears a specific color in the Hindu faith for her marriage and the Hindu widow in a separate location wears the same color for her deceased husband's funeral rituals. The Western Americans have values other than the Eastern Americans. We have Hindus, Sikhs, Jains and Buddhists as religious subcultures in India.

Organizations must connect their strategy with the culture they want their goods to promote.

There are further social class distinctions. Social class refers to a cultural group with members having same ideals, lives, tastes and habits. They represent a different quality, lifestyle, etc. based brand choices. This is not just based on income group but a mixture of several criteria such as employment, revenue, education, property, the lifestyle, and so on.

Some people like attending golf courses, driving luxurious automobiles, etc. are present, for example.

**Different cultures have different class divisions-**

Upper, medium, working class, lower. Some scholars have made further divides such as "upper upper," "lower upper" and "Lower Lower" similarly – Richard P. Coleman, "The Current Importance of a Social Class to Marketing."

Marketers are targeting socioeconomic class since they have comparable product preferences. Top-class folks prefer leisure trips overseas, whereas the lower middle class prefers local trips with family or friends, etc.

**2) Social factors** – As a social animal man, his conduct comes from the others with whom he lives and interacts. These effect your thoughts and preferences as well. These elements are reference groups, families, roles and social position.

The group of reference is a company in which an individual is and belongs to. This is the basis of his values, convictions, attitudes and actions. These include the family, the bureaucrats, the district, the sports club, etc. For example, the reference group greatly influences the choice to buy a vehicle. You may meet a guy who says he wants to get a specific automobile since his friend likewise owns one. The same is true for young people who choose to acquire a smartphone, etc.

Family members have an important impact on purchasing behaviour. In a family, the interaction is highly open and close. Marketing professionals regularly analyze family behavior since a family is involved in decision-making while purchasing majority of the items. The role of a family member, husband, wife, children for buying a given goods is tried to comprehend. For instance, foodstuffs and domestic items are usually purchased by female family members in order to make commercials that appeal to home women, such as food and medicine benefits of various items. The whole family uses items such as washing machines, paddle-mounters, fridges, etc. The study of families with a culture offers organizations the chance to establish a suitable marketing program. Fast food corporations such as McDonalds have publicity to target youngsters. They can even stand up and place orders for youngsters, and freebies such as McDonald's food are offered

with toys, etc.

**Roles and Statuses** – An individual who is a social animal is part of a family, clubs, etc. a group. Each individual has a position and position in a group. A person may be an adult, the eldest child, the smallest kid, etc. a family. Each individual has a function and position to play in the family. A club president has more status than an officer for personal relations. The chairman will have a separate choice of branded attire, automobile choices, etc.

**3) Personal Factors** – A person's age, work and income, lifestyle, personality, and self-image are personal aspects.

Over our lifespan, we purchase different things with age change.

Preference changes with our age for a car, for example. A adolescent would choose medical beverages than children's beverages. Likewise, the individual who has begun working wants to live and chooses to purchase a house and items, such furnishings, etc.

A person Job and money have a big impact on the things he purchases. A manager will choose branded accoutrements, first-class flights, etc. And a worker will purchase modest items that meet the needs of his family. **For example**, Because of government rules, organizations occasionally have to migrate and alter their areas, it has an impact on the people's occupation and income in this area. These developments provide dangers to marketing managers and possibilities to introduce a redesigned product at a cheaper cost, etc.

**Lifestyle** – People typically choose distinct lifestyles according to their life goals. Education, richness, happiness, etc. Lifestyle refers to a person's attitude, conviction, interest and opinion toward himself and the world around him. In daily actions, ideas, etc., this is expressed. Some young people like to go out for the latest accessories with friends and shopping. And some people would like to spend time in an NGO as volunteers. Similar age groups may thus have various lifestyles. Families might have a life style that makes it visible to visit a movie theater, party with friends, etc. They spend much time and money on quick meals, stylish clothes, and much more.

**Personality and self-image** – Personality in a person that differentiates him from others

refers to various characteristics. Someone might be confident, introvert and does not like to socialize very much with a personality. Likewise, individuals may socialize and be adaptive and willing to talk about everything. People will buy things which match their personality with certain character. An extroverted man would prefer to shop at a coffee shop with friends, etc. A fashionable and beautiful apparel. Likewise, while selecting a dress, an introvert will have a different color option.

Levi's Jeans, Rolex watches, for example, and Raymond Suiting's goal is to bring consumers together.

**4) Psychological factors** – The purchase behaviour, motivation, perception, education, and beliefs and attitude are influenced by four psychological elements.

Motivation - psychologists have examined and demonstrated that an unconscious individual has deliberately changed his choices. Different psychologists have explored different theories of motivation. If a need is repeatedly encouraged to act, it becomes a motive.

### **Review of Literature**

**Rana, J., & Jha, P. (2019)**The role of women in family purchase decisions has been selected for four long-lasting consumers: television, fridge, washing machine and two-wheeler. The study is focuses on the Purchase by women and families and this is a vital consideration for purchase decisions, since it is a shared business. In the district of Kanyakumari, 355 women representing both urban as well as rural areas, and working and non-working respondents were collected with a well-designed questionnaire which has been pre-tested. ANOVA was used in decision-making for testing the (Ho) theory of the relationship between women and social circumstances.

**Tripathi, P. K. (2018).**The research is focused on the decision of the working women to purchase goods or services, such as food items, women's clothing, children's clothes, kitchen appliances, jewellery and home products. For sustainable use of products, it has also happened that luxury is now a must. The Centred customer strategy is primarily sustainable and turns around the buying style of the buyer. The new woman is an Indian woman who works hard. This thesis tries to study the behaviour of women in buying with particular regard to consumer sustainable products in Rajasthan.

**Khanna, M. S. V. (2018)**The study states that the buyer's powerful argument is the sensory reaction paradigm that demonstrates how the buyer's consciousness has influenced advertisement or ambient stimuli. Customer features and decision-making influence purchasing decisions. This study examined decision-making mechanisms for long-term consumer products by rural and urban consumers. The study was carried out in two strata: Chandigarh Village, Panchkula Village and Manimajra Village, Vashudevapura Village, and Nada Village, Birgagar. A convenience sample was carried out by a random group of 100 users, 50 from rural areas and 50 from cities.

**Kumar, R., & Kaushal, S. K. (2017)**The goal of the present study is to categorize and examine the key impacts and attitudes of consumers towards sustainable electronic products and, subsequently, to purchase them. The factors like Generation, matrimonial status, schooling and other demographic factors found a link between these forces, behaviors and the purpose of buying. The paper is related to a cross-sectional analysis approach to accomplish scientific goals. The samples are mostly buyers of electronically renewable goods in Uttar Pradesh's urban and semi-urban regions. According to census reports, the sample volume of the survey is 514 individuals.

**Rithvikaa, K., & Ramachander, A. (2017)**Consumer behavior refers to the mechanism by which people or organizations opt for, use and dispose of products and services to meet their requirements. The four components of the hierarchical models are perception, interest, meaning and behaviour. The results show that while advertisement has a positive influence on customer behavior and ads, rural features have a negative yet vital impact on market procurement practices.

**Eswari, C., & Subramanian, C. (2016)** The study states that an analysis of customer behavior attempts to decide what the purchaser desires and why. Social activity is the whole actions of the consumer in purchasing, using and disposing, by human decision-making, of goods, money, time and ideas. Consumer purchasing activity has been a significant component in contemporary marketing systems in which the purchasing behavior of target consumers, whether perceived separately or collectively, essentially determines success or failure. In Pudukkottai the thesis was performed. The total number of respondents was 50 and 50 lived in Pudukkottai.

**Sathya, P., & Vijaysanthi, C. (2016)** The study Determine the factors underlying the

consumer's preference and use of these products. Customer-based on marketing issues are most closely linked to customer sustainability. The introduction of new consumer durable products has in recent years also contributed to a significant change in the preferences and aspirations of consumers.

**Johar, S. (2015)**In the current study we have selected for rigorous analytical studies of different factors that influences buyers' behavior on consumer sustainable products in LONI City, a study that decides consumer behavior in relation to consumer sustainability (Ghaziabad). A judgment involves choosing an action from two or more alternatives. Constant customer choices, purchases, use of goods and services. Consistent consumer decisions. When you take a buying call, you face a lot of problem. Now a woman of one day plays a new role as chief buyer and oversees 85% of pickup decisions.

**Rajeswari, R., & Pirakatheeswari, P. (2014)**The investigation of consumer conduct tries to explain what the consumer desires and why he wants. Market behavior represents the entire judgment of the consumer on procurement, use and provision by human decision-making of products, resources, time and concept. It also includes: why, where, when, how, how much and how long consumers can take advantage of or have a deal. The consumers' purchasing behavior has become a major imperative in contemporary marketing because success or loss depends ultimately on the purchasing behavior of individual or company target customers.

**Soniya, S. (2014)**The aim of the study is to classify and study the key factors that influence consumer perceptions and subsequent intentions to purchase electronic durable goods. Diverse demographics have been shown to influence the link between these influences and behaviors and the decision to purchase, such as race, marital status, education and so forth. The thesis used a cross-sectional descriptive research approach to achieve the research objectives. The sample population comprises primarily electronically sustainable goods, which are used in the Uttar Pradesh urban and semi-urban regions. Based on the census results, the sample size of the survey is 514.

**Marichamy, K. (2013)** A research was carried out in Madurai on consumer behaviour with regard to the purchase of sustainable goods. The purpose of the survey, households paying household tax to the Municipal Corp. of Madurai are defined as part of the total city population. Any household with sustainable consumption was defined as a sample

unit for the population referred to above for the purpose of the survey. The research was conducted in 300 cities of Madurai, which respond to the analysis using sustainable consumer products from the overall taxpaying and households in Madurai.

**Patel, D. R. K. (2013)**This study addresses the relative value of different products acquired at regrouped retail stores and the desired format of the buyer when buying a product. We know that both have a strong correlation and a major impact on the purchase of artistic or new products as a result of their cultural and religious influences. Optional activities can play a major role and help customers. In order to reach this result, the researcher used statistical methods including Chi Square Analysis and ANNOVA. The study indicates that real cost advantage, technical trends and advertising are the most significant factors that influence customer preference.

**Arutselvi, M. (2012)**The aim of this study is to evaluate the purchasing power of couples in Kanchipuram. The sample is made up of families who have purchased one of the six durable goods in the last six years: a tv, a microwave, a washing machine, an air conditioner, a personal computer, and a motorcycle. Both working and stay-at-home wives were included in the population. There are several factors affecting the power of women to buy such as caste, personality, buying, and stages of decision-making. These variables vary from woman to woman. As a result, this study sought to explore how and why these factors differ across different segments of women.

### **Objectives of the Study**

1. To identifies the major factors influencing the women buying behaviour.
2. To know the position of rural women consumers in India.
3. To analyse the major reasons for urban women buying decision.

### **Research Methodology**

In this paper the data collected on the basis of secondary information. However, the study is conceptual in nature and understand the concepts related to women buying behaviour. How's it playing an important role in decision making in women buying.

### **Factors in relations to Rural Women consumer behaviour**

Women customers in Rural India: 37% of rural women shop for themselves. The literacy rate of rural women in India has risen from just over 46 percent in 2001 to over 59



percent in 2011, which, according to an Accenture strategy poll, is growing faster than that of the urban female population in India.

- The female buyers have long overlooked India. But companies can't do it anymore because they are more demanding, networked and sophisticated.
- The buying habits of rural Indian women evolved significantly and their decision-making and independence increased.
- These ladies want to buy branded high-quality things more than before. They get increasingly connected with the families and friends via mobile devices.
- You are more sophisticated, not prepared to accept worse items just because such offers are less expensive than better items.

**Few firms are deeply aware of this transformation and are in danger of missing the chance to promote fresh growth by servicing rural women effectively and efficiently in India.**

- Women change their shopping objectives, attitudes and conduct in rural India. Several reasons drive these transformations, including an increase in rural women's literacy and work and growing incomes.
- Women in rural India, through cellphone penetration into India's hinterland, are also more knowledgeable about their consumption and lifestyle alternatives.
- Women have greater power than many managers have thought on purchasing decisions. Surprisingly, they are willing to go out shopping.
- They acquire things of high value and low-value impulses and are more eager to shop on their own than many firms anticipated.

**In rural India, women customers evolve into a new class in themselves, which firms who want to spread to rural Indian areas must disregard**

**Rural women have increased their literacy rates in India and increased more swiftly than India's urban female population, from little over 46 percent in 2001 to almost 59 percent in 2011.**

**In India, meantime, there are more rural women employed by the wage sector than urban women (35% rural versus 21% urban) and income rises.**

- Furthermore, women seem to benefit considerably more from social security programs in rural India.
- Our findings imply that organizations benefit from paying attention to the ambitions and desires of rural Indian consumers and developing the correct tactics to meet them.
- Companies need to comprehend and then abandon all-too-common stereotypes about women customers in Indian hinterlands in order to develop services and marketing efforts that appeal to these customers.

**Companies targeting Indian women rural consumers assume a lot of things about their purchasing patterns, decision making ability for a purchase and about their buying habits.**

- Our research shows that rural women have a major role in procurement choices.
- 84 percent go to the city or district center outside their own hamlet to shop for things and bring them home.
- Most women in rural areas buy things of great value - another fallacy for corporations who believe that women prefer to purchase things of low value.
- The consumer purchases of 37 percent of rural women by themselves.
- For working women in rural India, the percentage is as high as 40%. This is one important result, since many firms we questioned assumed that after receiving input from family members these women bought products.

**In spite of all the indicators that rural Indian women are defying standard beliefs, our study by managers in a range of sectors reveals that very few organizations actively adapt their approach for genuine rural India women.**

- Consumers of rural women still change their attitudes and behavior, and it's fast.

- Indeed, on a number of fronts, it catches up with urban India, including the levels of incomes of women consumers, understanding of various types of value and desire for better living. Companies who do not constantly reflect on their offers to appeal to rural women consumers in India are missing a huge chance.
- Company firms must comprehend the buying voyage these customers undertake and grasp the main imperatives connected with each stage of the trip in order to capitalize on the collective prospects for growth offered by these ladies.

**In rural India, many women shoppers – working as well as non-working – recognize that they require practical matters.**

**For example, 46 percent women responder mentioned obsolescence of a product they are now using as a solution to a survey question regarding what drives people to recognize that they need it.** Other triggers were a sense of need and recommendations from the family or friends over a product or brand.

Companies must understand how rural Indian women "travel" to each stage of the purchasing experience to satisfy several critical imperatives:

- **Need recognition.** Create novel marketing efforts to take advantage of potential to replace existing rural women's products. Invest in tools and technology to get insight into the demands of these consumers and to develop products that meet these demands.
- **Awareness.** Become a market model to integrate corporate operations and services in rural areas, such as rural retail partners and female offline social networks.
- **Consideration.** Emphasize product functioning, characteristics and advantages and value for money. Construct brand pictures with the features of goods.
- **Evaluation.** Recognize the high expectations of rural women in India for brand items and are unwilling to accept under-standard offers. Understand the

hierarchy of women consumers that a category of products may meet. Build solutions that consistently address critical product and service criteria.

- **Purchase.** Design point of sale product lines match the preferences of rural buyers including the provision of reasonable price points at entry level. Coach point of sale employees to understand the requirements and expectations of rural women on the buying experience and to address them. Help rural women to build confidence and skills by buying online. To promote product testing, offer low-value packaging choices.
- **Product/service use.** Develop solid products which consistently give great performance. Request clients' input proactively, and handle any discontent quickly and efficiently.
- **Advocacy or exit.** Create consumer complaints mechanisms that are nimble and accountable. Build brand relations to promote maximum good mouthwords.
- **Companies must be excellent on four fronts to gain and retain rural female consumers across India over the full purchasing trip:**
- Providing trustworthy products and services—ensuring that items are made available to customers
- Building trust-based networks, including the incorporation of your brand and support for women enterprise in local rural areas
- Emphasizing value for money—helping women customers to comprehend and evaluate characteristics and advantages and prices of various products
- Working with major retail partners—knowing who influences most with what sort of purchases and helping them provide convincing buying experiences for women customers

### **Factors values in the urban women buying Decision**

#### **Factors urban millennial women.**

Millennial women, according to Forbes, have an output of \$200 billion a year and the

highest expenditure power of any generation is projected. They term us "a force that needs to be taken into account." We're all right; we're a strength. But if you want to count on us, before we can click on your PayPal extension you will need to tick all of our boxes. You must grasp who we are and what we value in order to sell us anything.

## **Purchasing Values Of Urban Millennial Women**

### **1. Convenience**

Everyone knows that we do shop online, but did you understand that we spend more online than in the shop? The average spending for millennia on internet visitors is \$75 and an average of \$57 each visit in the shop, according to buxtonco.com. This is why your usability of the e-commerce system must be perfect. If all goes well until check-out and we have to enter in more than two times our accounting address, we will drop it down. 25% of us use a smartphone to purchase online to achieve a common response.

### **2. Customer Service**

We need and we need your attention now. We are a generation of quick gratification and demand an answer in 10 minutes. We want you to address the issue with thanks if your product or service is overwhelming. We do not communicate on the phone too, therefore it'd be wonderful if you could take care of the matter using online chat. Says Forbes, "Authentic conversation, careful communication, scripts are gone. Stylish customer services: dress codes, limitations to visible tattoos?? That's not what Millennials from service providers are searching for."

### **3. Brand Engagement**

There are plenty of possibilities for companies to engage and create emotional relationships that lead us to buy. We want to feel like that, we're not buying into something. Brand commitment is defined according to TrackMaven, "Consumer awareness level of an enterprise. It assesses the capacity of a potential client not only to identify a brand image, but also to link it with the product or service of a given organization." Make them relate to us as you execute your brand commitment strategies. Show us ladies who are like your product, sound like it and act like us.

### **4. Reviews**

It is up to reviews. We are certain what others say about a product since we do not see it

till it appears as internet consumers. We are nonetheless careful about things that seem to cost more, and we must be reassured that for others who came before us it was a success. If something has a poor review, we recognize that the manufacturer or corporation has real answers that can make an apology or even provide a refund. In addition to the fact that online reviews and non-personal online recommendations have been identified, the company has undertaken proprietary customers research in millennial parents and collected data to confirm personal advice. One urban thousand-year-old mother

### **Implications on Buying Behaviour**

When women see the need for value, the first step they take to purchase is the search for information. They seek a product that is straightforward and trustworthy to suit their requirements. Women would try to make use of the experiences of others by questioning the people around them while males are loading with adequate information about a product or service on the web, publicity, review. They prefer to undertake research at the front end. Women would like the employees and other persons to provide thorough information and qualities such as the views of their employees, company reputation, shop atmosphere, pricing of the product/service. Women generally begin with a widespread feeling of need and then explore other approaches. When a lady buys a dress, she has several requirements, like this suit for a family reunion, and it will suit in a formal occasion at the same time.

### **Recommendation of the study**

- These findings show that corporations can take advantage of the development of marketing efforts to replace existing women's consumer products.
- Company companies must also develop their grasp of the worth and desire of rural women. This involves investment in data collecting and analysis, detailed insight into sub-segment population of women in rural India (e.g. women in various socio-economic classes), and occasionally on-site observation.

- The firms may also gain a foothold by investing in new market research and data visualization technologies, connecting into local social networks and working with the agencies that own them.

## Conclusion

There are multiple criterias for evaluating consumer behaviour. It is important to note that all the criteria usually have equal weight age. Men on the other hand have weights for criteria and will readily compromise on few. A woman will also reconsider her needs at this stage in case she comes across an alternate that will still suit her needs than the former; it takes her back to the previous step of information search. Men tend to eliminate options and women tend to add options and for every new option, information search on that offering is revisited.

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