ISSN (Print) : 0974-6846
ISSN (Online) : 0974-5645
Indian Journal of Science and Technology, *Vol 8(S6), 95–124, March 2015* DOI : 10.17485/ijst/2015/v8iS6/64720

Influence of Social Reference Group on Buying Behavior, A Comparative Study of Working and Non Working Women in Bangalore - A Pilot Study Analysis

Semila Fernandes[1]* and B. R. Londhe[2]

[1]Symbiosis Institute of Business Management, Bangalore (Constituent of Symbiosis International University) #95/1, 95/2, Electronics City, Phase-1, Hosur Road, Bangalore-560 100, Karnataka, India; semila.fernandes@sibm.edu.in, semila123@gmail.com

[2]Symbiosis Institute of Management Studies, Pune (Constituent of Symbiosis International University), Pune – 411020, Maharashtra, India; drbrlondhe@gmail.com

Abstract

Reference Group Construct: The various types of reference group include primary groups, secondary groups, formal groups, informal groups, membership, aspirational groups and the different types of influences which affect consumer decisions include Normative influence, Value-expressive influence and Informational influence[2]. **Identification of Problem:** Due to the new developments and the changing scenario of Liberalization, Privatization and Globalization, there has been a huge shift in the earnings of women and hence reference groups to a greater extent help in their consuming behaviors[14]. The research paper would study the working women segment viz-a-viz non-working women and analyze the influence of reference groups on their buying behavior with reference to the three types of influence. **Methodology:** As this study is an exploratory study, a pilot study of 50 sample each for working women and housewives would be administered using convenience and judgment method. The data would be collected through a structured questionnaire involving statistical techniques like Anova and t- test.

Importance of the Study:

1. Contribution to the body of knowledge utility to academicians

a. The findings of the study will help to understand consumer behavior

b. The comparison between the two segments with respect to the influence of reference groups may result in developing new models of consumer behavior

2. Utility to Practitioners

a. Identification of new segments to market their products

b. Better understanding of these segments will result in better STP (segmentation, targeting and positioning)

Conclusion: Today the female market as a topic is discussed the world over. A global study in 2009 by BCG (Boston Consulting group Matrix) indicates women control $12 trillion in global spending. The 12000 women BCG interviewed provide the following information - on their spending and saving preferences, their work and home habits, their buying behavior. The consumer- economy seems to be female, the business-world seems to be male, and therein lays the dichotomy

Keywords: Consumer Behavior, Influence of Social Reference Group, Non-Working Women, Reference Group, Working Women

*Author for correspondence

1. Introduction

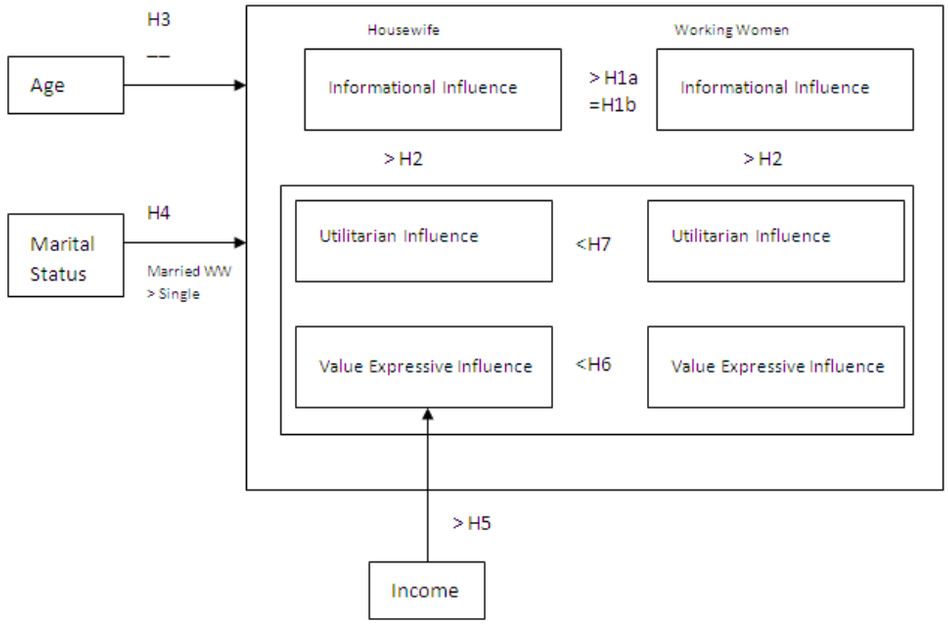
1.1 Consumer Buying Behavior

Understanding the consumers and knowing them is very difficult task. The manner in which they think and decide on purchases is very complex. Usually consumer buying behavior is influenced by culture, social, personal and psychological factors and such forces are called as social influences which include:

- Role and family influences.
- Reference groups.
- Social classes.
- Culture and sub-culture.

Consumers must constantly make decisions pertaining to what products and services to buy and where to buy from. Usually such complex decisions arise because with every decision of theirs there are certain risks that are associated with[9].

1.2 Research Model



2. Literature Review

Based on the review of literature, studies in the past on reference groups have been done on:

1. Paper titled "Differences in susceptibility to reference group influence" where-in students and housewives were respondents taking into consideration the product-wise analysis of decisions[11].
2. In 1978, A study on "Promotional perspectives of reference group influence: Advertising implications" by Lessig and Park was conducted in Kansas on housewives to examine the role of reference groups and promotional appeals in satisfying consumer motivations across 20 products[8].
3. In 1982, a study on "Reference Group Influence on product and brand purchase decisions" was carried out by William Bearden and Michael Etzel on non-student adults in Columbia to understand the differences in the reference group influences across 16 products which were classified as publicly and privately consumed products and luxuries and necessities[6].
4. In 1992, a study was conducted specifically on "The influence of Familial and per-based reference groups on consumer decisions". The respondents were students from Thai and US market and reference group influence was analyzed on product decisions and brand decisions which were categorized under 4 types: public luxury/public necessity, private luxury/ private necessity[4].

	Category:					Previous Study		Present Study
Sl. No	Working Women (WW)/ Female Entrepreneurs (FE)/ General (G):	Topic:	Indian Study (Ind)/ International Study (Intr):	Author:	Source:	How the subject has been studied previously?	Gaps:	Relevance of my research to meet the gap:
4	G(representatives of extended families - students)	The Influence of Familial and Peer-based Reference Groups on Consumer Decisions	Intr. (US/Thai)	Terry L. Childers, Akshay Rao (1992)	Ebsco	The influence of peers on individuals' product & brand decisions for products that range in their degree of conspicuousness is examined for samples of US and Thai cultural context. Provide insight into how reference group influence may vary depending on whether the influence is exercised by a member of a per group or by a family member.	Segment being WW & FE, the comparison would be dealt in my study on product buying decisions.	Target segment being - WW / FE - Study the reference group influence on product categories in terms of informational, value expressive, and utilitarian influence which could also be tested in terms of privately and publicly consumed products, luxuries and necessities.

Methodology: Hypothesis testing was administered for publicly consumed luxuries, publicly consumed necessities, privately consumed luxuries, privately consumed necessities affecting product decisions and brand decisions resp.
US – was considered for MBA students(current and past) samples representing nuclear families and Thai for extended families.
196 – were US responses and 149 were Thai responses

	Category:					Previous Study		Present Study
Sl. No	Working Women (WW)/ Female Entrepreneurs (FE)/ General (G):	Topic:	Indian Study (Ind)/ International Study (Intr):	Author:	Source:	How the subject has been studied previously?	Gaps:	Relevance of my research to meet the gap:
2	G(Housewives)	Promotional Perspectives of reference group influence: advertising implications	Intr.	V.Parker Lessig, C.Whan Park	Ebsco	Promotional appeals in satisfying consumer motivations is studied amongst housewives and youth pertaining to 20 products.	Focuses on type of reference group which should be incorporated in brand promotions for the 20 products.	Target segment in my study would be WW and FE and buying behavior in 4 product categories would be studied.

Methodology: Motivational functions including informational, value-expressive and utilitarian for a number of products was analyzed and scores were presented for each of the 20 products. A Questionnaire on the 14 manifestation statements for each product across the 100 housewife sample size.

	Category:					Previous Study		Present Study
Sl. No	Working Women (WW)/ Female Entrepreneurs (FE)/ General (G):	Topic:	Indian Study (Ind)/ International Study (Intr):	Author:	Source:	How the subject has been studied previously?	Gaps:	Relevance of my research to meet the gap:
3	G	Reference group influence on product and brand purchase decisions		WILLIAM O. BEARDEN, MICHAEL J. ETZEL*	Ebsco	Consumer perceptions of reference group influence on product and brand decisions were examined. Differences for 16 products In informational, value expressive, and utilitarian influence were investigated in a nested repeated measures design. The results support hypothesized differences in reference group influence between publicly and privately consumed products and luxuries and necessities.	It was a general study and not on any specific target segment.	Target segment being - WW / FE - Study the reference group influence on product categories in terms of informational, value expressive, and utilitarian influence which could also be tested interms of privately and publicly consumed products, luxuries and necessities.

Methodology: Consumer perception on 16 products was analyzed and their differences across informational, utilitarian and value-expressive influences was identified. Method included 645 members of consumer panel and 151 respondents on follow up study. Differences in Publicly and privately consumed products and luxuries and necessities was studied. Target audience non student adults, through questionnaire in Columbia.

	Category:					Previous Study		Present Study
Sl. No	Working Women (WW)/ Female Entrepreneurs (FE)/ General (G):	Topic:	Indian Study (Ind)/ International Study (Intr):	Author:	Source:	How the subject has been studied previously?	Gaps:	Relevance of my research to meet the gap:
1	G(Housewife's & children)	Students in class, Students at home and Housewives: Differences in Susceptibility to Reference Group Influence	Intr.	V.Parker Lessig, C.Whan Park (1977)	Ebsco	To study the differences(between students and housewife's) in susceptibility to reference groups upon brand selection. The results reveal significant differences between housewives and students in terms of the influence which the three types of reference groups have upon brand selection.	The degree of reference group influence is examined for each of 20 products, and for three different types of reference group influence.	Target segment in my study would be WW and FE and buying behavior in 4 product categories would be studied.

Methodology: Manifestation Statements, Study was conducted in Kansas Metro city randomly selected from telephone directory, 100 housewife's responded and 37 students responded, Reference group scores were calculated for each products, T test was conducted (to test if the two groups are statistically different from each other).

5. In 2001, a study in Singapore was carried out on working women but it is with reference to the different services offered and not products. Paper titled "Reference group influence and perceived risk in services"[10].
6. In 2003, a study was conducted on "Participation of working women in decision-making process as consumer" by S. Bhatti and Srivastava in Faridabad where in Working Women involvement in food/non-food items was explored. But this study did not specifically focus on reference groups[3].
7. In 2007, a study was administered on "Social reference group influence on mobile phone purchasing behavior: a cross-nation comparative study" by Jiaqin Yang, Xihao He and Huei Lee[17] between the mobile phone users of USA and China. The results further indicate that among three influences tested, the informational influence has the strongest impact on cell phone consumers.

	Category:					Previous Study		Present Study
Sl. No	Working Women (WW)/ Female Entrepreneurs (FE)/ General (G):	Topic:	Indian Study (Ind)/ International Study (Intr):	Author:	Source:	How the subject has been studied previously?	Gaps:	Relevance of my research to meet the gap:
5	WW	Reference Group Influence and Perceived Risk in Services among Working Women in Singapore: A Replication and Extension	Intr	Subhash C. Mehta, Ashok K. Lalwani, Lisa Ping (2001)	Ebsco	Perceived risk of services amongst working women was studied. Informational reference group was the most pervasive form of influence. The services chosen were restaurant, Haircut, beauty care, dental care classified under public luxury/ public necessity, private luxury/ private necessity.	Product categories where-in high involvement level of women is expected was considered in my study.	Study this aspect with the segments being WW/FE with regards to the buying behavior of product categories.

Methodology: Methodology divided into 3 sections: I – manifestation statements, II – perceived risk on likert scale, III – demographic differences.
150 responses were received in full data. Factor analysis was used across the 3 reference group influences for the 4 services (comparison of RG influence across 4 services), One Way ANOVA among services on reference group influence(mean), One Way ANOVA among RG influence (mean)on Services was used.

	Category:					Previous Study		Present Study
Sl. No	Working Women (WW)/ Female Entrepreneurs (FE)/ General (G):	Topic:	Indian Study (Ind)/ International Study (Intr):	Author:	Source:	How the subject has been studied previously?	Gaps:	Relevance of my research to meet the gap:
6	WW	Participation of working women in decision-making process as consumer.	Ind	S. Bhatti and R. Srivastava Home Economics, Tonota College of Education, Botswana	Ebsco	In a world where the role of women in decision-making is seldom adequately appreciated, they make a remarkable contribution due to their hard work and sense of confidence. So, a study was undertaken to know how far the working women of Faridkot (Punjab) district participate in the decision-making process	Working women were found to be involved more in the case of food items (79.0–93.0%) as compared to non-food items (6.0–46.0%) with an exception of their major participation (78.0%) at the stage of identifying the problem in case of nonfood items. ***WW involvement in food/non-food items can be further explored.***	The aspect of time taken in decision making for food and non-food items can be also a factor to analyze.

Methodology: Questionnaire

	Category:					Previous Study		Present Study
Sl. No	Working Women (WW)/ Female Entrepreneurs (FE)/ General (G):	Topic:	Indian Study (Ind)/ International Study (Intr):	Author:	Source:	How the subject has been studied previously?	Gaps:	Relevance of my research to meet the gap:
7	G	Social Influence on Consumers' purchasing behavior and related marketing strategy - A cross nation comparative study.	Intr.	He Xihao, Jiaqin Yang (2007)	Ebsco	This paper describes an empirical study investigating the difference of reference group influences on consumer behavior in cell phone purchasing decisions between the cell phone users in the U.S. and China. Specifically, three types of reference group influence (informational influence, utilitarian influence, and value-expressive influence) are examined in this study.	Consumer behavior of participants from universities, companies and email list servers was studied specifically on cell-phone usage patterns using the manifestation statements.	My study would focus on varied product categories and influence of RG on WW/FE buying behavior would be analyzed.

Methodology: The data for this study are collected from a web-based questionnaire survey with over 200 participants in each country.

8. In 2006, research paper titled "To Be or Not to Be? The influence of dissociative reference groups on consumer preferences" by Katherine White and Darren Wahl was analysed in the USA to explore the dissociative reference group influence on consumer preferences[16].
9. In 2008, a paper titled "Consumer attitude toward global brands: Global mass media usage and reference group influences among college educated Chinese youth" by Shi-Chuan, C., and Szu-Chi, H. emphasized on the impact of mass media and influence of reference group in relation to Chinese youth buying behavior towards global brands[13].
10. In 2009, a study was carried out "A study on the influence of purchase intentions on repurchase decisions: the moderating effects of reference groups and perceived risks" by Long-Yi Lin and Wen Chen amongst the Taiwan train travelers. Purchase intensions and repurchase decisions were analyzed to check its effect on reference group influences[9].

	Category:					Previous Study		Present Study
Sl. No	Working Women (WW)/ Female Entrepreneurs (FE)/ General (G):	Topic:	Indian Study (Ind)/ International Study (Intr):	Author:	Source:	How the subject has been studied previously?	Gaps:	Relevance of my research to meet the gap:
8	G	To Be or Not Be? The Influence of Dissociative Reference Groups on Consumer Preferences	Intr. (US)	Katherine White, Darren Dahl (2006)	Ebsco	The current research explores the effects of dissociative reference groups on consumer preferences. Males had more negative evaluations of, and were less inclined to choose, a product associated with a dissociative (i.e., female) reference group than a neutral product (Study 1). This finding was moderated by whether the product was consumed in public or private (Study 2) and public self-consciousness (Study 3).	The role of dissociative reference groups in marketing communications is discussed.	The present study would focus on favoring in-groups (membership groups) and not disparaging out-groups.

Methodology: 41 males and 41 females from North American University were representatives for filling the questionnaire regarding menu selection for course credit.

	Category:					Previous Study		Present Study
Sl. No	Working Women (WW)/ Female Entrepreneurs (FE)/ General (G):	Topic:	Indian Study (Ind)/ International Study (Intr):	Author:	Source:	How the subject has been studied previously?	Gaps:	Relevance of my research to meet the gap:
9	G (Chinese youth)	Consumer attitude toward global brands: Global mass media usage and reference group influences among college educated chinese youth.	Intr	Shi-Chuan, C., & Szu-Chi, H. 2008	Ebsco	Reference group influence of mass media was studied among chinese college students.	The focus on the previous study was mass media and youth which could be extended to study the buying behavior of products among a different set of target.	WW and FE would be targeted and their consumer behavior would be compared.

Methodology: Focus is on media consumption pattern of college-educated Chinese youth . Impact of mass media and the influences of reference groups in relation to the attitude towards global brands is discussed.

	Category:					Previous Study		Present Study
Sl. No	Working Women (WW)/ Female Entrepreneurs (FE)/ General (G):	Topic:	Indian Study (Ind)/ International Study (Intr):	Author:	Source:	How the subject has been studied previously?	Gaps:	Relevance of my research to meet the gap:
10	G	A study on the influence of purchase intentions on repurchase decisions: the moderating effects of reference groups and perceived risks	Intr.	Long-Yi Lin and Yeun-Wen Chen, Taiwan, 2009	Emerald	This study focuses on tourism marketing - In tourism, reference group influence can provide the opportunity for individuals to communicate with group members in sharing the experiences of a destination and selection of a particular purchasing decision when they perceive significant financial risk, functional risk, or social risk.	It focused on tourism / travelers of Taiwan. It can be extended to WW and FE.	Target segment being different for the study on RG.

Methodology: The travelers of Taiwan tourist trains were reviewed through convenience sampling. A total of 1155 samples were collected through questionnaires. Regression analysis was used to test hypothesis. A 13 point manifestation statement questionnaire was framed using Likert's 7 point scale.

	Category:					Previous Study		Present Study
Sl. No	Working Women (WW)/ Female Entrepreneurs (FE)/ General (G):	Topic:	Indian Study (Ind)/ International Study (Intr):	Author:	Source:	How the subject has been studied previously?	Gaps:	Relevance of my research to meet the gap:
11	G	Reference Group Influence On Consumer Decision Making Process: A study in the Brazilian sports utilitarian vehicles segment	Intr	Francisco A. Serralvo,Prisc ila de Nadai Sastre,Belmir o N. João,Pontific al Catholic University (PUC/SP)	Ebsco	focused on the owners of sports utilitarian vehicles, The informational influence type was the most relevant one which is more commonly transmitted/received by word-of-mouth	It was a general study on the Brazilian SUV's not on any specific target segment.	Study the same concept focusing on WW & FE on purchase of products.

Methodology: A survey was carried out across 28 statements framed under the manifestation statements measured in a Likert's 5 point scale. Survey was distributed via email using SPSS and analysis included descriptive analysis, cluster analysis , correspondence analysis and ch-square test. Target audience – owners of SUV to understand RG influence across consumer decision making process.

11. In 2010, paper titled "Reference group Influence on Consumer Decision Making Process: A study in the Brazilian sports utilitarian vehicles segment" was conducted by Serralvo, Francisco et al. across the owners of sports utilitarian vehicles in the Brazil market[12].

3. Data Analysis and Interpretation

The study would involve using independent sample t-test and ANOVA:

Independent sample t-test would be used to compare the means of two variables as described in the tables below. This test would facilitate the analyses in terms of understanding if the two variables are "significantly similar" or "significantly different" from each other or not.

ANOVA would be used to analyze the behavior and relationship between the independent variable and the dependent variable.

Abbreviations

Sl. No	Reference Group Influence	Abbreviation
1 I	I seek information from people who are in the business - experts et al.	infoexpts
2	I seek information from a friend who works in the field of concern.	infofrd
3	I seek information from peers, friends, family.	inforef
4	I observe how others use the product /service.	infoobs
5	I will buy only if my husband at al approves it.	infohusb
6 U	I check with my friends, peers after I buy a product of my choice.	utifrd
7	I ask my spouse/colleague if the product/service goes with my style.	utispse
8	I will not buy something if it does not meet the requirement of my family.	utiexpfly
9	I will never buy a product if it does not meet my expectations completely.	utiexpme
10	If my friends disapprove of my purchase, I feel upset.	utifrdsdis
11	Before I buy a product, I confirm it with my friends about its suitability to me.	utifrdscfm
12	I hate to buy products which I believe will not be met with approval from my friends, peers, etc.	utirefappr
13VE	I try to match my products with the groups I interact with.	vexpgrps
14	I buy a product as it will enhance my image amongst my friends, peers.	vexpimg
15	I trust those products which are endorsed by celebrities.	vexpceleb
16	I buy a particular product because it helps me show others who I am, or who I would like to be	vexpme

4. Objective 1.1

4.1 Importance of Informational Reference group on Working Women and Housewives in the Purchase of Product Categories

4.1.1 Product 1- PEP (Personal Electronics Products)

Informational Reference group - Independent sample t-test

Table 1. PRODUCT 1: Informational Reference Group: Mean Statistics

Group Statistics

	Emp_status	N	Mean	Std. Deviation	Std. Error Mean
infoexpts	1	38	3.39	1.152	.187
	2	26	3.62	1.061	.208
infofrd	1	38	3.95	.769	.125
	2	26	4.00	1.058	.208
inforef	1	38	3.79	.811	.132
	2	26	3.81	.849	.167
infoobs	1	38	3.71	1.088	.177
	2	26	3.23	1.107	.217
infohusb	1	36	2.86	1.457	.243
	2	26	3.77	1.142	.224

4.1.1.1 Interpretation

- The above table indicates that the mean in Housewives is higher in infoexpts, infofrd, inforef, infohusb while purchasing PEP products as compared to working women in terms of informational reference group influence.
- It was also observed that working women had a higher mean for infoobs (I observe how others use the product/service) as compared to housewives.

Table 2. PRODUCT 1: Informational Reference Group: Independent sample t-test

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
infoexpts	Equal variances assumed	.177	.675	-.777	62	.440	-.221	.284	-.788
	Equal variances not assumed			-.789	56.665	.433	-.221	.280	-.781
infofrd	Equal variances assumed	.736	.394	-.231	62	.818	-.053	.228	-.509
	Equal variances not assumed			-.217	42.582	.829	-.053	.242	-.541
inforef	Equal variances assumed	.176	.677	-.087	62	.931	-.018	.210	-.439
	Equal variances not assumed			-.086	52.177	.932	-.018	.212	-.444
infoobs	Equal variances assumed	.042	.838	1.720	62	.090	.480	.279	-.078
	Equal variances not assumed			1.715	53.270	.092	.480	.280	-.081
infohusb	Equal variances assumed	3.738	.058	-2.643	60	.010	-.908	.344	-1.595
	Equal variances not assumed			-2.749	59.546	.008	-.908	.330	-1.569

4.1.1.2 Interpretation

1. There is a significant difference in the buying pattern of PEP products within the two groups on the item infohusb "I will buy only if my husband approves it". The significance value is 0.01 which is <0.05.
2. The mean is higher in case of housewives viz-a-viz working women for the item "I will buy only if my husband approves it" for PEP products which is 3.77 (Housewives) and 2.86 (Working women).
3. In other statements of informational reference groups, there is significant difference between the 2 groups in terms of their mean but the trend is that only in

Table 3. PRODUCT 2: Informational Reference Group: Mean Statistics

Group Statistics

	Emp_status	N	Mean	Std. Deviation	Std. Error Mean
infoexpts	1	38	3.39	1.104	.179
	2	26	3.92	1.093	.214
infofrd	1	38	3.50	1.157	.188
	2	26	4.08	.845	.166
inforef	1	38	3.63	.942	.153
	2	26	3.73	.919	.180
infoobs	1	38	3.50	1.059	.172
	2	26	3.19	1.021	.200
infohusb	1	36	2.39	1.358	.226
	2	26	2.85	1.255	.246

the item "infohusb" (I will buy only if my husband approves it) there is significant difference of value 0.01 which is <0.05.

4.1.2 Product 2 – H and B (Health and Beauty)

Informational Reference group - Independent sample t-test

4.1.2.1 Interpretation

- The above table indicates that the mean in Housewives is higher in infoexpts, infofrd, inforef, infohusb while purchasing H and B products as compared to working women in terms of informational reference group influence.
- It was also observed that working women had a higher mean for infoobs (I observe how others use the product/service) as compared to housewives.

4.1.2.2 Interpretation

- There is a significant difference in the buying pattern of H and B products within the two groups on the item infofrd "I seek information from a friend who works in the field of concern". The significance value is 0.033 which is <0.05.
- The mean is higher in case of housewives vis-a-viz working women for the item "I seek information from a friend who works in the field of concern" for H and B products which is 4.08 (Housewives) and 3.50 (Working women).
- In other statements of informational reference groups, there is significant difference between the 2 groups in terms of their mean but the trend is that only in the item "infofrd" (I seek information from a friend who works in the field of concern) there is significant difference of value 0.33 which is <0.05.

4.1.3 Product 3 - C and A (Clothing and Accessories)

Informational Reference group - Independent sample t-test

4.1.3.1 Interpretation

- The above table indicates that the mean in Housewives is higher in infoexpts, infofrd, inforef, infohusb while purchasing C and A products as compared to working women in terms of informational reference group influence.

Table 4. PRODUCT 2: Informational Reference Group: Independent sample t-test

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 Differe Lower
infoexpts	Equal variances assumed	1.171	.283	-1.888	62	.064	-.528	.280	-1.088
	Equal variances not assumed			-1.892	54.235	.064	-.528	.279	-1.088
infofrd	Equal variances assumed	4.022	.049	-2.175	62	.033	-.577	.265	-1.107
	Equal variances not assumed			-2.305	61.687	.025	-.577	.250	-1.077
inforef	Equal variances assumed	.318	.575	-.418	62	.678	-.099	.237	-.574
	Equal variances not assumed			-.420	54.751	.676	-.099	.236	-.573
infoobs	Equal variances assumed	.045	.833	1.158	62	.251	.308	.266	-.223
	Equal variances not assumed			1.167	55.174	.248	.308	.264	-.221
infohusb	Equal variances assumed	.208	.650	-1.350	60	.182	-.457	.339	-1.135
	Equal variances not assumed			-1.367	56.367	.177	-.457	.334	-1.127

Table 5. PRODUCT 3: Informational Reference Group: Mean Statistics

Group Statistics

	Emp status	N	Mean	Std. Deviation	Std. Error Mean
infoexpts	1	38	2.95	1.114	.181
	2	26	3.23	1.210	.237
infofrd	1	38	3.21	1.255	.204
	2	26	3.38	1.098	.215
inforef	1	38	3.42	1.130	.183
	2	26	3.46	.859	.169
infoobs	1	38	3.50	1.157	.188
	2	26	3.15	1.084	.213
infohusb	1	36	2.50	1.231	.205
	2	26	3.35	1.056	.207

Table 6. PRODUCT 3:Informational Reference Group: Independent sample t-test

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 I Differer Lower
infoexpts	Equal variances assumed	.205	.652	-.965	62	.338	-.283	.294	-.870
	Equal variances not assumed			-.950	50.835	.347	-.283	.298	-.882
infofrd	Equal variances assumed	.106	.745	-.573	62	.569	-.174	.304	-.782
	Equal variances not assumed			-.587	58.235	.559	-.174	.296	-.767
inforef	Equal variances assumed	2.504	.119	-.154	62	.878	-.040	.262	-.564
	Equal variances not assumed			-.163	61.237	.871	-.040	.249	-.538
infoobs	Equal variances assumed	.697	.407	1.206	62	.232	.346	.287	-.228
	Equal variances not assumed			1.221	56.108	.227	.346	.284	-.222
infohusb	Equal variances assumed	1.634	.206	-2.832	60	.006	-.846	.299	-1.444
	Equal variances not assumed			-2.903	58.137	.005	-.846	.291	-1.430

- It was also observed that working women had a higher mean for infoobs (I observe how others use the product/service) as compared to housewives.

4.1.3.2 Interpretation

- There is a significant difference in the buying pattern of C and A products within the two groups on the item infohusb "I will buy only if my husband approves it". The significance value is 0.006 which is <0.05.
- The mean is higher in case of housewives vis-a-viz working women for the item "I will buy only if my husband approves it" for C and A products which is 3.35 (Housewives) and 2.50 (Working women).
- In other statements of informational reference groups, there is significant difference between the 2 groups in terms of their mean but the trend is that only in the item "infohusb" (I will buy only if my husband

approves it) there is significant difference of value 0.006 which is <0.05.

5. Objective 1.2

5.1 Importance of Utilitarian Reference group on Working Women and Housewives in the Purchase of Product Categories

5.1.1 Product 1 - PEP (Personal Electronics Products)

Utilitarian Reference group - Independent sample t-test

5.1.1.1 Interpretation

- The above table indicates that the mean in Housewives is higher in all the items while purchasing PEP products as compared to working women in terms of utilitarian reference group influence.

5.1.1.2 Interpretation

- There is a significant difference in the buying pattern of PEP products within the two groups on the item utiexpfly "I will not buy something if it does not meet the requirement of my family". The significance value is 0.007 which is <0.05.
- The mean is higher in case of housewives viz-a-viz working women for the item "I will not buy something if it does not meet the requirement of my family" for PEP products which is 4.38 (Housewives) and 3.55 (Working women).
- In other statements of informational reference groups, there is significant difference between the 2 groups in terms of their mean but the trend is that only in the item "utiexpfly" (I will not buy something if it does not meet the requirement of my family) there is significant difference of value 0.007 which is <0.05.

5.1.2 Product 2 – H and B (Health and Beauty)

Utilitarian Reference group - Independent sample t-test

5.1.2.1 Interpretation

The above table indicates that the mean in Housewives is higher in all items except "utiexpfly" (I will not buy something if it does not meet the requirement of my family) while purchasing H and B products as compared to working women in terms of utilitarian reference group influence.

Table 7. PRODUCT 1: Utilitarian Reference Group: Mean Statistics

Group Statistics

	Emp_status	N	Mean	Std. Deviation	Std. Error Mean
utifrd	1	38	2.95	1.138	.185
	2	26	3.00	1.058	.208
utispse	1	38	3.26	1.107	.180
	2	26	3.31	.970	.190
utiexpfly	1	38	3.55	1.245	.202
	2	26	4.38	1.023	.201
utiexpme	1	38	4.26	1.057	.172
	2	26	4.69	.679	.133
utifrdsdis	1	38	2.82	1.291	.210
	2	26	3.08	1.093	.214
utifrdscfm	1	38	2.76	1.125	.183
	2	26	3.23	1.070	.210
utirefappr	1	38	2.58	1.200	.195
	2	26	2.88	1.306	.256

Table 8. PRODUCT 1: Utilitarian Reference Group: Independent sample t-test

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% Confidenc Differ Lower
utifrd	Equal variances assumed	.144	.706	-.187	62	.852	-.053	.282	-.616
	Equal variances not assumed			-.189	56.359	.850	-.053	.278	-.609
utispse	Equal variances assumed	.745	.392	-.166	62	.869	-.045	.268	-.581
	Equal variances not assumed			-.170	58.187	.865	-.045	.262	-.568
utiexpfly	Equal variances assumed	2.898	.094	-2.816	62	.007	-.832	.295	-1.423
	Equal variances not assumed			-2.922	59.841	.005	-.832	.285	-1.402
utiexpme	Equal variances assumed	7.110	.010	-1.825	62	.073	-.429	.235	-.899
	Equal variances not assumed			-1.976	61.814	.053	-.429	.217	-.863
utifrdsdis	Equal variances assumed	1.401	.241	-.844	62	.402	-.261	.309	-.879
	Equal variances not assumed			-.871	59.131	.387	-.261	.300	-.861
utifrdscfm	Equal variances assumed	.055	.815	-1.665	62	.101	-.468	.281	-1.029
	Equal variances not assumed			-1.681	55.639	.098	-.468	.278	-1.025
utirefappr	Equal variances assumed	.099	.754	-.966	62	.338	-.306	.317	-.938
	Equal variances not assumed			-.950	50.765	.347	-.306	.322	-.952

Table 9. PRODUCT 2: Utilitarian Reference Group: Mean Statistics

Group Statistics

	Emp_status	N	Mean	Std. Deviation	Std. Error Mean
utifrd	1	38	3.05	1.293	.210
	2	26	3.15	1.008	.198
utispse	1	38	3.50	1.059	.172
	2	26	3.50	1.105	.217
utiexpfly	1	38	3.32	1.297	.210
	2	26	4.19	.939	.184
utiexpme	1	38	4.26	1.131	.184
	2	26	4.62	.752	.148
utifrdsdis	1	38	2.89	1.269	.206
	2	26	3.08	1.017	.199
utifrdscfm	1	38	2.74	1.131	.184
	2	26	3.15	.834	.164
utirefappr	1	38	2.53	1.109	.180
	2	26	3.00	1.166	.229

Table 10. PRODUCT 2: Utilitarian Reference Group: Independent sample t-test

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 Differ Lower
utifrd	Equal variances assumed	1.462	.231	-.335	62	.739	-.101	.302	-.705
	Equal variances not assumed			-.351	60.869	.727	-.101	.288	-.678
utispse	Equal variances assumed	.098	.755	.000	62	1.000	.000	.274	-.548
	Equal variances not assumed			.000	52.348	1.000	.000	.276	-.555
utiexpfly	Equal variances assumed	4.855	.031	-2.954	62	.004	-.877	.297	-1.470
	Equal variances not assumed			-3.135	61.759	.003	-.877	.280	-1.435
utiexpme	Equal variances assumed	4.513	.038	-1.389	62	.170	-.352	.254	-.859
	Equal variances not assumed			-1.496	61.971	.140	-.352	.236	-.823
utifrdsdis	Equal variances assumed	1.900	.173	-.610	62	.544	-.182	.299	-.779
	Equal variances not assumed			-.636	60.359	.527	-.182	.287	-.755
utifrdscfm	Equal variances assumed	3.817	.055	-1.603	62	.114	-.417	.260	-.937
	Equal variances not assumed			-1.696	61.604	.095	-.417	.246	-.908
utirefappr	Equal variances assumed	.000	.983	-1.644	62	.105	-.474	.288	-1.050

It was also observed that working women and housewives had the same mean of 3.50 for the item "utiexpfly".

5.1.2.2 Interpretation

There is a significant difference in the buying pattern of H and B products within the two groups on the item utiexpfly "I will not buy something if it does not meet the requirement of my family". The significance value is 0.004 which is <0.05.

The mean is higher in case of housewives vis-a-viz working women for the item "I will not buy something if it does not meet the requirement of my family" for H and B products which is 4.19 (Housewives) and 3.32 (Working women).

In other statements of informational reference groups, there is significant difference between the 2 groups in terms of their mean but the trend is that only in the item "utiexpfly" (I will not buy something if it does not meet the requirement of my family) there is significant difference of value 0.004 which is <0.05.

5.1.3 Product 3 – C and A (Clothing and Accessories)

Utilitarian Reference group - Independent sample t-test

5.1.3.1 Interpretation

The above table indicates that the mean in Housewives is higher in all items except "utiexpfly" (I will not buy something if it does not meet the requirement of my family) while purchasing C and A products as compared to working women in terms of utilitarian reference group influence.

It was also observed that working women had the higher mean of 3.68 viz-a-viz housewives 3.58 for the item "utispse" (I ask my spouse/colleague if the product/service goes with my style).

5.1.3.2 Interpretation

There is a significant difference in the buying pattern of C and A products within the two groups on the item utiexpfly "I will not buy something if it does not meet the

Table 11. PRODUCT 3: Utilitarian Reference Group: Mean Statistics

Group Statistics

	Emp_status	N	Mean	Std. Deviation	Std. Error Mean
utifrd	1	38	3.00	1.294	.210
	2	26	3.15	.925	.181
utispse	1	38	3.68	1.042	.169
	2	26	3.58	1.102	.216
utiexpfly	1	38	3.24	1.384	.225
	2	26	4.04	.916	.180
utiexpme	1	38	4.45	.978	.159
	2	26	4.62	.898	.176
utifrdsdis	1	38	2.92	1.363	.221
	2	26	3.19	1.167	.229
utifrdscfm	1	37	2.92	1.164	.191
	2	26	3.04	1.113	.218
utirefappr	1	38	2.42	1.222	.198
	2	26	2.88	1.107	.217

Table 12. PRODUCT 3: Utilitarian Reference Group: Independent sample t-test

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 Differe Lower
utifrd	Equal variances assumed	2.243	.139	-.521	62	.604	-.154	.295	-.744
	Equal variances not assumed			-.554	61.851	.581	-.154	.277	-.709
utispse	Equal variances assumed	.189	.665	.395	62	.694	.107	.272	-.435
	Equal variances not assumed			.391	51.861	.697	.107	.274	-.443
utiexpfly	Equal variances assumed	6.870	.011	-2.588	62	.012	-.802	.310	-1.421
	Equal variances not assumed			-2.788	61.956	.007	-.802	.287	-1.376
utiexpme	Equal variances assumed	1.048	.310	-.697	62	.488	-.168	.241	-.650
	Equal variances not assumed			-.709	56.784	.481	-.168	.237	-.643
utifrdsdis	Equal variances assumed	1.013	.318	-.828	62	.411	-.271	.328	-.926
	Equal variances not assumed			-.852	58.831	.397	-.271	.318	-.908
utifrdscfm	Equal variances assumed	.030	.863	-.409	61	.684	-.120	.293	-.705
	Equal variances not assumed			-.412	55.448	.682	-.120	.290	-.701
utirefappr	Equal variances assumed	.622	.433	-1.547	62	.127	-.464	.300	-1.062

requirement of my family". The significance value is 0.012 which is <0.05.

The mean is higher in case of housewives vis-a-viz working women for the item "I will not buy something if it does not meet the requirement of my family" for C and A products which is 4.04 (Housewives) and 3.24 (Working women).

In other statements of informational reference groups, there is significant difference between the 2 groups in terms of their mean but the trend is that only in the item

"utiexpfly" (I will not buy something if it does not meet the requirement of my family) there is significant difference of value 0.004 which is <0.05.

6. Objective 1.3

6.1 Importance of Value Expressive Reference Group on Working Women and Housewives in the Purchase of Product Categories

6.1.1 Product 1 - PEP (Personal Electronics Products)

Value Expressive Reference group - Independent sample t-test

Table 13. PRODUCT 1: Value expressive Reference Group: Mean Statistics

Group Statistics

	Emp_status	N	Mean	Std. Deviation	Std. Error Mean
vexpgrps	1	38	2.97	1.423	.231
	2	26	2.92	1.294	.254
vexpimg	1	37	3.19	1.391	.229
	2	26	3.00	1.265	.248
vexpceleb	1	37	2.16	1.093	.180
	2	26	2.65	1.355	.266
vexpme	1	37	2.81	1.561	.257
	2	26	3.31	1.289	.253

6.1.1.1 Interpretation

The above table indicates that for items "vexpgrps" (I try to match my products with the groups I interact with) and "vexpimg" (I buy a product as it will enhance my image amongst my friends, peers) the mean in Working women is higher while purchasing PEP products as compared to Housewives in terms of value-expressive reference group influence.

It was also observed that for items "vexpceleb" (I trust those products which are endorsed by celebrities) and "vexpme" (I buy a particular product because it helps me show others who I am, or who I would like to be) the mean in Housewives is higher while purchasing PEP products as compared to working women in terms of value-expressive reference group influence.

6.1.1.2 Interpretation

It has been observed above that, none of the items have shown a significant difference in the purchase of PEP products relating to value-expressive reference group influence.

However, slight differences in the means exist among the items of "vexpgrps", "vexpimg"and "vexpceleb", vexpme".

It is evident that, purchases of PEP products have shown similar behavior among both the groups under value-expressive category.

Table 14. PRODUCT 1: Value expressive Reference Group: Independent sample t-test

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 Differe Lower
vexpgrps	Equal variances assumed	.723	.398	.145	62	.885	.051	.349	-.648
	Equal variances not assumed			.148	57.098	.883	.051	.343	-.636
vexpimg	Equal variances assumed	.547	.462	.551	61	.583	.189	.343	-.497
	Equal variances not assumed			.561	56.976	.577	.189	.337	-.486
vexpceleb	Equal variances assumed	2.843	.097	-1.591	61	.117	-.492	.309	-1.109
	Equal variances not assumed			-1.533	46.372	.132	-.492	.321	-1.137
vexpme	Equal variances assumed	1.969	.166	-1.334	61	.187	-.497	.372	-1.242
	Equal variances not assumed			-1.380	59.320	.173	-.497	.360	-1.218

6.1.2 Product 2 – H and B (Health and Beauty)

Value Expressive Reference group - Independent sample t-test

6.1.2.1 Interpretation

- The above table indicates that for items "vexpgrps" (I try to match my products with the groups I interact with) and "vexpimg" (I buy a product as it will enhance my image amongst my friends, peers) the mean in Working women is higher while purchasing H and B products as compared to Housewives in terms of value-expressive reference group influence.
- It was also observed that for items "vexpceleb" (I trust those products which are endorsed by celebrities) and "vexpme" (I buy a particular product because it helps me show others who I am, or who I would like to be) the mean in Housewives is higher while purchasing H and B products as compared to working women in terms of value-expressive reference group influence.

6.1.2.2 Interpretation

- There is a significant difference in the buying pattern of H and B products within the two groups on the item "vexpceleb" (I trust those products which are endorsed

Table 15. PRODUCT 2: Value expressive Reference Group: Mean Statistics

Group Statistics

	Emp_status	N	Mean	Std. Deviation	Std. Error Mean
vexpgrps	1	37	2.97	1.384	.228
	2	26	2.77	1.243	.244
vexpimg	1	37	3.19	1.431	.235
	2	26	3.04	1.311	.257
vexpceleb	1	37	2.11	1.149	.189
	2	26	2.77	1.336	.262
vexpme	1	37	2.57	1.501	.247
	2	26	3.12	1.336	.262

Table 16. PRODUCT 2: Value expressive Reference Group: Independent sample t-test

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% Confidenc Differ Lower
vexpgrps	Equal variances assumed	.523	.472	.599	61	.551	.204	.340	-.476
	Equal variances not assumed			.611	57.328	.544	.204	.333	-.464
vexpimg	Equal variances assumed	.129	.720	.426	61	.672	.151	.354	-.557
	Equal variances not assumed			.433	56.751	.667	.151	.348	-.547
vexpceleb	Equal variances assumed	.966	.329	-2.102	61	.040	-.661	.315	-1.290
	Equal variances not assumed			-2.047	48.638	.046	-.661	.323	-1.310
vexpme	Equal variances assumed	.995	.323	-1.491	61	.141	-.548	.367	-1.282
	Equal variances not assumed			-1.522	57.553	.134	-.548	.360	-1.268

by celebrities). The significance value is 0.040 which is <0.05.

- The mean is higher in case of housewives vis-a-viz working women for the item "I trust those products which are endorsed by celebrities" for H and B products which is 2.77 (Housewives) and 2.11 (Working women).
- In other statements of value-expressive reference groups, there is significant difference between the 2 groups in terms of their mean but the trend is that only in the item "vexpceleb" (I trust those products which are endorsed by celebrities) there is significant difference of value 0.040 which is <0.05.

6.1.3 Product 3 – C and A (Clothing and Accessories)

Value Expressive Reference group - Independent sample t-test

Table 17. PRODUCT 3: Value expressive Reference Group: Mean Statistics

Group Statistics

	Emp_status	N	Mean	Std. Deviation	Std. Error Mean
vexpgrps	1	37	2.97	1.500	.247
	2	26	2.88	1.306	.256
vexpimg	1	37	3.32	1.435	.236
	2	26	3.27	1.251	.245
vexpceleb	1	37	2.19	1.330	.219
	2	26	2.65	1.294	.254
vexpme	1	37	2.65	1.585	.261
	2	26	3.46	1.272	.249

6.1.3.1 Interpretation

- The above table indicates that for items "vexpgrps" (I try to match my products with the groups I interact with) and "vexpimg" (I buy a product as it will enhance my image amongst my friends, peers) the mean in Working women is higher while purchasing H and B products as compared to Housewives in terms of value-expressive reference group influence.
- It was also observed that for items "vexpceleb" (I trust those products which are endorsed by celebrities) and "vexpme" (I buy a particular product because it helps me show others who I am, or who I would like to be) the mean in Housewives is higher while purchasing H and B products as compared to working women in terms of value-expressive reference group influence.

6.1.3.2 Interpretation

- There is a significant difference in the buying pattern of C and A products within the two groups on the item "vexpme" (I buy a particular product because it helps me show others who I am, or who I would like to be). The significance value is 0.034 which is <0.05.
- The mean is higher in case of housewives viz-a-viz working women for the item "I trust those products which are endorsed by celebrities" for H and B products which is 3.46 (Housewives) and 2.65 (Working women).
- In other statements of value-expressive reference groups, there is significant difference between the 2 groups in terms of their mean but the trend is that only

Table 18. PRODUCT 3: Value expressive Reference Group: Independent sample t-test

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 Differe Lower
vexpgrps	Equal variances assumed	.679	.413	.243	61	.809	.088	.364	-.640
	Equal variances not assumed			.249	58.130	.805	.088	.356	-.623
vexpimg	Equal variances assumed	.774	.382	.158	61	.875	.055	.349	-.642
	Equal variances not assumed			.162	58.105	.872	.055	.340	-.626
vexpceleb	Equal variances assumed	.209	.649	-1.380	61	.173	-.465	.337	-1.138
	Equal variances not assumed			-1.387	54.878	.171	-.465	.335	-1.136
vexpme	Equal variances assumed	3.686	.060	-2.168	61	.034	-.813	.375	-1.562
	Equal variances not assumed			-2.253	59.840	.028	-.813	.361	-1.535

Table 19. PRODUCT 3: Value expressive Reference Group: Mean statistics

Descriptives

		N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
						Lower Bound	Upper Bound		
infoexpts	1	64	3.48	1.113	.139	3.21	3.76	1	5
	2	64	3.61	1.121	.140	3.33	3.89	1	5
	3	64	3.06	1.153	.144	2.77	3.35	1	5
	Total	192	3.39	1.147	.083	3.22	3.55	1	5
infofrd	1	64	3.97	.890	.111	3.75	4.19	1	5
	2	64	3.73	1.073	.134	3.47	4.00	1	5
	3	64	3.28	1.188	.149	2.98	3.58	1	5
	Total	192	3.66	1.090	.079	3.51	3.82	1	5
inforef	1	64	3.80	.820	.102	3.59	4.00	1	5
	2	64	3.67	.927	.116	3.44	3.90	1	5
	3	64	3.44	1.022	.128	3.18	3.69	1	5
	Total	192	3.64	.934	.067	3.50	3.77	1	5
infoobs	1	64	3.52	1.113	.139	3.24	3.79	1	5
	2	64	3.38	1.047	.131	3.11	3.64	1	5
	3	64	3.36	1.132	.142	3.08	3.64	1	5
	Total	192	3.42	1.094	.079	3.26	3.57	1	5
infohusb	1	62	3.24	1.399	.178	2.89	3.60	1	5
	2	62	2.58	1.325	.168	2.24	2.92	1	5
	3	62	2.85	1.226	.156	2.54	3.17	1	5
	Total	186	2.89	1.339	.098	2.70	3.09	1	5
utifrd	1	64	2.97	1.098	.137	2.69	3.24	1	5
	2	64	3.09	1.178	.147	2.80	3.39	1	5
	3	64	3.06	1.153	.144	2.77	3.35	1	5
	Total	192	3.04	1.139	.082	2.88	3.20	1	5
utispse	1	64	3.28	1.046	.131	3.02	3.54	1	5
	2	64	3.50	1.069	.134	3.23	3.77	1	5
	3	64	3.64	1.060	.132	3.38	3.91	1	5
	Total	192	3.47	1.063	.077	3.32	3.63	1	5
utiexpfly	1	64	3.89	1.223	.153	3.59	4.20	1	5
	2	64	3.67	1.235	.154	3.36	3.98	1	5
	3	64	3.56	1.271	.159	3.25	3.88	1	5
	Total	192	3.71	1.244	.090	3.53	3.89	1	5
utiexpme	1	64	4.44	.941	.118	4.20	4.67	1	5
	2	64	4.41	1.003	.125	4.16	4.66	1	5
	3	64	4.52	.943	.118	4.28	4.75	1	5
	Total	192	4.45	.959	.069	4.32	4.59	1	5
utifrdsdis	1	64	2.92	1.212	.152	2.62	3.22	1	5
	2	64	2.97	1.168	.146	2.68	3.26	1	5
	3	64	3.03	1.284	.161	2.71	3.35	1	5
	Total	192	2.97	1.217	.088	2.80	3.15	1	5
utifrdscfm	1	64	2.95	1.119	.140	2.67	3.23	1	5
	2	64	2.91	1.035	.129	2.65	3.16	1	5
	3	63	2.97	1.135	.143	2.68	3.25	1	5
	Total	191	2.94	1.092	.079	2.79	3.10	1	5
utirefappr	1	64	2.70	1.243	.155	2.39	3.01	1	5
	2	64	2.72	1.147	.143	2.43	3.01	1	5
	3	64	2.61	1.190	.149	2.31	2.91	1	5
	Total	192	2.68	1.189	.086	2.51	2.85	1	5
vexpgrps	1	64	2.95	1.362	.170	2.61	3.29	1	5
	2	63	2.89	1.321	.166	2.56	3.22	1	5
	3	63	2.94	1.413	.178	2.58	3.29	1	5
	Total	190	2.93	1.359	.099	2.73	3.12	1	5

(*Continued*)

Table 19. *Continued*

Descriptives									
		N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
						Lower Bound	Upper Bound		
vexpimg	1	63	3.11	1.333	.168	2.78	3.45	1	5
	2	63	3.13	1.374	.173	2.78	3.47	1	5
	3	63	3.30	1.352	.170	2.96	3.64	1	5
	Total	189	3.18	1.349	.098	2.99	3.37	1	5
vexpceleb	1	63	2.37	1.222	.154	2.06	2.67	1	5
	2	63	2.38	1.263	.159	2.06	2.70	1	5
	3	63	2.38	1.325	.167	2.05	2.71	1	5
	Total	189	2.38	1.264	.092	2.19	2.56	1	5
vexpme	1	63	3.02	1.465	.185	2.65	3.38	1	5
	2	63	2.79	1.450	.183	2.43	3.16	1	5
	3	63	2.98	1.508	.190	2.60	3.36	1	5
	Total	189	2.93	1.470	.107	2.72	3.14	1	5

Table 20. ANOVA

ANOVA						
		Sum of Squares	df	Mean Square	F	Sig.
infoexpts	Between Groups	10.510	2	5.255	4.122	**.018**
	Within Groups	240.969	189	1.275		
	Total	251.479	191			
infofrd	Between Groups	15.635	2	7.818	6.991	**.001**
	Within Groups	211.359	189	1.118		
	Total	226.995	191			
inforef	Between Groups	4.260	2	2.130	2.482	.086
	Within Groups	162.219	189	.858		
	Total	166.479	191			
infoobs	Between Groups	.948	2	.474	.393	.675
	Within Groups	227.719	189	1.205		
	Total	228.667	191			
infohusb	Between Groups	13.688	2	6.844	3.937	**.021**
	Within Groups	318.161	183	1.739		
	Total	331.849	185			
utifrd	Between Groups	.542	2	.271	.207	.813
	Within Groups	247.125	189	1.308		
	Total	247.667	191			
utispse	Between Groups	4.198	2	2.099	1.874	.156
	Within Groups	211.672	189	1.120		
	Total	215.870	191			
utiexpfly	Between Groups	3.573	2	1.786	1.156	.317
	Within Groups	292.094	189	1.545		
	Total	295.667	191			
utiexpme	Between Groups	.406	2	.203	.219	.803
	Within Groups	175.172	189	.927		
	Total	175.578	191			
utifrdsdis	Between Groups	.385	2	.193	.129	.879
	Within Groups	282.484	189	1.495		
	Total	282.870	191			
utifrdscfm	Between Groups	.133	2	.067	.055	.946
	Within Groups	226.233	188	1.203		
	Total	226.366	190			

ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
utirefappr	Between Groups	.448	2	.224	.157	.855
	Within Groups	269.531	189	1.426		
	Total	269.979	191			
vexpgrps	Between Groups	.141	2	.070	.038	.963
	Within Groups	348.828	187	1.865		
	Total	348.968	189			
vexpimg	Between Groups	1.407	2	.704	.384	.681
	Within Groups	340.476	186	1.831		
	Total	341.884	188			
vexpceleb	Between Groups	.011	2	.005	.003	.997
	Within Groups	300.317	186	1.615		
	Total	300.328	188			
vexpme	Between Groups	1.820	2	.910	.419	.659
	Within Groups	404.286	186	2.174		
	Total	406.106	188			

in the item "vexpme" (I trust those products which are endorsed by celebrities) there is significant difference of value 0.034 which is <0.05.

7. OBJ - Analyze the 3 Reference Group Influences of Both Groups in the Purchase of Product Categories

7.1 ANOVA

7.1.1 Product Category Versus Informational Reference Groups

Informational reference items - dv

7.1.1.1 Interpretation

Irrespective of the group (working women or housewife), the following observations are seen amongst the Informational reference groups for product category (P1 - Personal Electronic Products, P2 - Health and Beauty, P3 - Clothing and Accessories).

- ***Personal Electronic Products***

The mean for PEP has been highest in the items of:

1. "infofrd" (I seek information from a friend who works in the field of concern).
2. "inforef" (I seek information from peers, friends, family).
3. "infoobs" (I observe how others use the product /service).
4. "infohusb" (I will buy only if my husband at al approves it).

Note: It is seen that for personal electronic products, irrespective of the group (working women or the housewife) they would **not be** majorly influenced by "infoexpts" (I seek information from people who are in the business - experts' et al.) but the results were promising in all other items.

- ***Health and Beauty***

The mean for H and B has been highest in the items of:

1. "infoexpts" (I seek information from people who are in the business - experts' et al).
   Note:
2. The results have also been promising in "infofrd" (I seek information from a friend who works in the field of concern) with a mean value of 3.73.
3. The least important item for H and B as compared to PEP and C and A was "infohusb".

- ***Clothing and Accessories***

It is observed that Health and Beauty products have not been influenced by informational reference groups.

7.1.1.2 Interpretation

In General, There is a significant difference in the buying pattern of the **3 product categories** viz-a-viz **Informational reference groups on 3 items:**

- "infoexpts" (I seek information from people who are in the business - experts et al).
  The significance value is 0.018 which is <0.05.
- "infofrd" (I seek information from a friend who works in the field of concern).
  The significance value is 0.001 which is <0.05.

Table 21. Mean statistics of product category versus informational reference group

Descriptives

		N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
						Lower Bound	Upper Bound		
infoexpts	1	64	3.48	1.113	.139	3.21	3.76	1	5
	2	64	**3.61**	1.121	.140	3.33	3.89	1	5
	3	64	3.06	1.153	.144	2.77	3.35	1	5
	Total	192	3.39	1.147	.083	3.22	3.55	1	5
infofrd	1	64	**3.97**	.890	.111	3.75	4.19	1	5
	2	64	3.73	1.073	.134	3.47	4.00	1	5
	3	64	3.28	1.188	.149	2.98	3.58	1	5
	Total	192	3.66	1.090	.079	3.51	3.82	1	5
inforef	1	64	**3.80**	.820	.102	3.59	4.00	1	5
	2	64	3.67	.927	.116	3.44	3.90	1	5
	3	64	3.44	1.022	.128	3.18	3.69	1	5
	Total	192	3.64	.934	.067	3.50	3.77	1	5
infoobs	1	64	**3.52**	1.113	.139	3.24	3.79	1	5
	2	64	3.38	1.047	.131	3.11	3.64	1	5
	3	64	3.36	1.132	.142	3.08	3.64	1	5
	Total	192	3.42	1.094	.079	3.26	3.57	1	5
infohusb	1	62	**3.24**	1.399	.178	2.89	3.60	1	5
	2	62	2.58	1.325	.168	2.24	2.92	1	5
	3	62	2.85	1.226	.156	2.54	3.17	1	5
	Total	186	2.89	1.339	.098	2.70	3.09	1	5

Table 22. ANOVA between groups on Informational reference groups

ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
infoexpts	Between Groups	10.510	2	5.255	4.122	**.018**
	Within Groups	240.969	189	1.275		
	Total	251.479	191			
infofrd	Between Groups	15.635	2	7.818	6.991	**.001**
	Within Groups	211.359	189	1.118		
	Total	226.995	191			
inforef	Between Groups	4.260	2	2.130	2.482	.086
	Within Groups	162.219	189	.858		
	Total	166.479	191			
infoobs	Between Groups	.948	2	.474	.393	.675
	Within Groups	227.719	189	1.205		
	Total	228.667	191			
infohusb	Between Groups	13.688	2	6.844	3.937	**.021**
	Within Groups	318.161	183	1.739		
	Total	331.849	185			

- "infohusb" (I will buy only if my husband at al approves it).

  The significance value is 0.021 which is <0.05.

7.1.2 Product Category Versus Utilitarian Reference Groups

Utilitarian reference items - dv

7.1.1.3 Interpretation

Irrespective of the group (working women or housewife), the following observations are seen amongst the Utilitarian reference groups for product category (P1 - Personal Electronic Products, P2 - Health and Beauty, P3 - Clothing and Accessories)

Table 23. Mean statistics of product category versus utilitarian reference group

Descriptives									
		N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
						Lower Bound	Upper Bound		
utifrd	1	64	2.97	1.098	.137	2.69	3.24	1	5
	2	64	**3.09**	1.178	.147	2.80	3.39	1	5
	3	64	3.06	1.153	.144	2.77	3.35	1	5
	Total	192	3.04	1.139	.082	2.88	3.20	1	5
utispse	1	64	3.28	1.046	.131	3.02	3.54	1	5
	2	64	3.50	1.069	.134	3.23	3.77	1	5
	3	64	**3.64**	1.060	.132	3.38	3.91	1	5
	Total	192	3.47	1.063	.077	3.32	3.63	1	5
utiexpfly	1	64	**3.89**	1.223	.153	3.59	4.20	1	5
	2	64	3.67	1.235	.154	3.36	3.98	1	5
	3	64	3.56	1.271	.159	3.25	3.88	1	5
	Total	192	3.71	1.244	.090	3.53	3.89	1	5
utiexpme	1	64	4.44	.941	.118	4.20	4.67	1	5
	2	64	4.41	1.003	.125	4.16	4.66	1	5
	3	64	**4.52**	.943	.118	4.28	4.75	1	5
	Total	192	4.45	.959	.069	4.32	4.59	1	5
utifrdsdis	1	64	2.92	1.212	.152	2.62	3.22	1	5
	2	64	2.97	1.168	.146	2.68	3.26	1	5
	3	64	**3.03**	1.284	.161	2.71	3.35	1	5
	Total	192	2.97	1.217	.088	2.80	3.15	1	5
utifrdscfm	1	64	2.95	1.119	.140	2.67	3.23	1	5
	2	64	2.91	1.035	.129	2.65	3.16	1	5
	3	63	2.97	1.135	.143	2.68	3.25	1	5
	Total	191	**2.94**	1.092	.079	2.79	3.10	1	5
utirefappr	1	64	2.70	1.243	.155	2.39	3.01	1	5
	2	64	**2.72**	1.147	.143	2.43	3.01	1	5
	3	64	2.61	1.190	.149	2.31	2.91	1	5
	Total	192	2.68	1.189	.086	2.51	2.85	1	5

- ***Personal Electronic Products***

The mean for PEP has been highest in the items of:

a. "utiexpfly" (I will not buy something if it does not meet the requirement of my family).

Note:

1. The results have also been promising in "utiexpme" (I will never buy a product if it does not meet my expectations completely) with a mean value of 4.44.
2. The least important items for PEP as compared to H and B and C and A were "utifrd", utifrdsdis", "utifrdscfm", "utirefappr".

- ***Health and Beauty***

The mean for H and B has been highest in the items of:

1. "utifrd" (I check with my friends, peers after I buy a product of my choice).
2. "utirefappr" (I hate to buy products which I believe will not be met with approval from my friends, peers, etc).

Note:

1. The results have also been promising in "utiexpme" (I will never buy a product if it does not meet my expectations completely) with a mean value of 4.41.
2. The least important item for H and B product category as compared to PEP and C and A was "utifrdscfm".

- ***Clothing and Accessories***

The mean for C and A has been highest in the items of:

1. "utispse" (I ask my spouse/colleague if the product/service goes with my style).
2. "utiexpme" (I will never buy a product if it does not meet my expectations completely).

3. "utifrdsdis" (If my friends disapprove of my purchase, I feel upset).
4. "utifrdscfm" (Before I buy a product, I confirm it with my friends about its suitability to me).

Note:

1. The results have been promising in 4 items for C and A product category as indicated above.
2. The least important item for C and A as compared to PEP and H and B was "utirefappr".

7.1.1.4 Interpretation

- Although the mean values show differences amongst the 3 different product categories, it has not shown any significant difference on any of the items under Utilitarian Reference group.
- This clearly indicates that the buying behavior have been similar of the 2 groups (working and housewife) in-terms of Utilitarian reference group.

7.1.3 Product Category Versus Value Expressive Reference Groups

Value Expressive reference items - dv

7.1.3.1 Interpretation

Irrespective of the group (working women or housewife), the following observations are seen amongst the Value Expressive reference groups for product category (P1 - Personal Electronic Products, P2 - Health and Beauty, P3 - Clothing and Accessories)

- ***Personal Electronic Products***

The mean for PEP has been highest in the items of:

1. "vexpgrps" (I try to match my products with the groups I interact with).
2. "vexpme" (I buy a particular product because it helps me show others who I am, or who I would like to be).

Note:

1. The least important item for PEP as compared to H and B and C and A was "vexpceleb" (I trust those products which are endorsed by celebrities).
2. However, in all items the trend has been similar in terms of purchases.

- ***Health and Beauty***

1. In all items the trend has been similar in terms of purchases.

- ***Clothing and Accessories***

The mean for C and A has been highest in the item of:

1. "vexpimg" (I buy a product as it will enhance my image amongst my friends, peers).

Table 24. ANOVA between groups on Utilitarian reference groups

ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
utifrd	Between Groups	.542	2	.271	.207	.813
	Within Groups	247.125	189	1.308		
	Total	247.667	191			
utispse	Between Groups	4.198	2	2.099	1.874	.156
	Within Groups	211.672	189	1.120		
	Total	215.870	191			
utiexpfly	Between Groups	3.573	2	1.786	1.156	.317
	Within Groups	292.094	189	1.545		
	Total	295.667	191			
utiexpme	Between Groups	.406	2	.203	.219	.803
	Within Groups	175.172	189	.927		
	Total	175.578	191			
utifrdsdis	Between Groups	.385	2	.193	.129	.879
	Within Groups	282.484	189	1.495		
	Total	282.870	191			
utifrdscfm	Between Groups	.133	2	.067	.055	.946
	Within Groups	226.233	188	1.203		
	Total	226.366	190			
utirefappr	Between Groups	.448	2	.224	.157	.855
	Within Groups	269.531	189	1.426		
	Total	269.979	191			

Table 25. Mean statistics of product category versus value expressive reference group

Descriptives

		N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
						Lower Bound	Upper Bound		
vexpgrps	1	64	**2.95**	1.362	.170	2.61	3.29	1	5
	2	63	2.89	1.321	.166	2.56	3.22	1	5
	3	63	2.94	1.413	.178	2.58	3.29	1	5
	Total	190	2.93	1.359	.099	2.73	3.12	1	5
vexpimg	1	63	3.11	1.333	.168	2.78	3.45	1	5
	2	63	3.13	1.374	.173	2.78	3.47	1	5
	3	63	**3.30**	1.352	.170	2.96	3.64	1	5
	Total	189	3.18	1.349	.098	2.99	3.37	1	5
vexpceleb	1	63	2.37	1.222	.154	2.06	2.67	1	5
	2	63	2.38	1.263	.159	2.06	2.70	1	5
	3	63	2.38	1.325	.167	2.05	2.71	1	5
	Total	189	2.38	1.264	.092	2.19	2.56	1	5
vexpme	1	63	**3.02**	1.465	.185	2.65	3.38	1	5
	2	63	2.79	1.450	.183	2.43	3.16	1	5
	3	63	2.98	1.508	.190	2.60	3.36	1	5
	Total	189	2.93	1.470	.107	2.72	3.14	1	5

Table 26. ANOVA between groups on value expressive reference groups

ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
vexpgrps	Between Groups	.141	2	.070	.038	.963
	Within Groups	348.828	187	1.865		
	Total	348.968	189			
vexpimg	Between Groups	1.407	2	.704	.384	.681
	Within Groups	340.476	186	1.831		
	Total	341.884	188			
vexpceleb	Between Groups	.011	2	.005	.003	.997
	Within Groups	300.317	186	1.615		
	Total	300.328	188			
vexpme	Between Groups	1.820	2	.910	.419	.659
	Within Groups	404.286	186	2.174		
	Total	406.106	188			

Note:

1. The least important item for C and A as compared to PEP and H and B was "vexpceleb".

7.1.3.2 Interpretation

Although the mean values show differences amongst the 3 different product categories, it has not shown any significant difference on any of the items under Value-Expressive Reference groups.

This clearly indicates that the buying behavior have been similar of the 2 groups (working and housewife) in-terms of Vale expressive reference group.

8. OBJ - To Analyze the Relationship between Age and Buying Behavior per Product Category

8.1 Correlations - Personal Electronic Products

8.1.1 Interpretation

There is no correlation between age and the buying pattern among the informational reference group items.

Table 27. PRODUCT 1: Correlation between age and informational reference group

Correlations			
		Age	Total of Informational Reference group items
Age	Pearson Correlation	1	-.142
	Sig. (2-tailed)		.270
	N	64	62
Total of Informational Reference group items	Pearson Correlation	-.142	1
	Sig. (2-tailed)	.270	
	N	62	62

Table 28. PRODUCT 1: Correlation between age and utilitarian reference group

Correlations			
		Age	Total of Utilitarian Reference group items
Age	Pearson Correlation	1	.004
	Sig. (2-tailed)		.974
	N	64	64
Total of Utilitarian Reference group items	Pearson Correlation	.004	1
	Sig. (2-tailed)	.974	
	N	64	64

8.1.2 Interpretation

There is no correlation between age and the buying pattern among the utilitarian reference group items.

8.1.3 Interpretation

There is no correlation between age and the buying pattern among the value expressive reference group items.

Table 29. PRODUCT 1: Correlation between age and value expressive reference group

Correlations			
		Age	Total of Value Exp Reference group items
Age	Pearson Correlation	1	-.227
	Sig. (2-tailed)		.076
	N	64	62
Total of Value Exp Reference group items	Pearson Correlation	-.227	1
	Sig. (2-tailed)	.076	
	N	62	62

8.2 Correlations - Health and Beauty

8.2.1 Interpretation

There is no correlation between age and the buying pattern among the informational reference group items.

8.2.2 Interpretation

There is no correlation between age and the buying pattern among the utilitarian reference group items.

Table 30. PRODUCT 2: Correlation between age and informational reference group

Correlations			
		Age	Total Info
Age	Pearson Correlation	1	.169
	Sig. (2-tailed)		.189
	N	64	62
Total Info	Pearson Correlation	.169	1
	Sig. (2-tailed)	.189	
	N	62	62

Table 31. PRODUCT 2: Correlation between age and utilitarian reference group

Correlations

		Age	Total Uti
Age	Pearson Correlation	1	.069
	Sig. (2-tailed)		.589
	N	64	64
Total Uti	Pearson Correlation	.069	1
	Sig. (2-tailed)	.589	
	N	64	64

Table 32. PRODUCT 2: Correlation between age and value expressive reference group

Correlations

		Age	Total VE
Age	Pearson Correlation	1	-.218
	Sig. (2-tailed)		.092
	N	64	61
Total VE	Pearson Correlation	-.218	1
	Sig. (2-tailed)	.092	
	N	61	61

8.2.3 Interpretation

There is no correlation between age and the buying pattern among the VE reference group items.

8.3 Correlations - Clothing and Accessories

Table 33. PRODUCT 3: Correlation between age and informational reference group/ utilitarian reference group / value expressive reference group

Correlations

		Age	TotalInfo
Age	Pearson Correlation	1	.197
	Sig. (2-tailed)		.125
	N	64	62
TotalInfo	Pearson Correlation	.197	1
	Sig. (2-tailed)	.125	
	N	62	62

Correlations

		Age	TotalUti
Age	Pearson Correlation	1	.043
	Sig. (2-tailed)		.738
	N	64	63
TotalUti	Pearson Correlation	.043	1
	Sig. (2-tailed)	.738	
	N	63	63

Correlations

		Age	TotalVE
Age	Pearson Correlation	1	-.214
	Sig. (2-tailed)		.098
	N	64	61
TotalVE	Pearson Correlation	-.214	1
	Sig. (2-tailed)	.098	
	N	61	61

9. OBJ - To Analyze the Relationship Between Marital Status and Buying Behavior Across Reference Groups

Table 34. T-Test: Marital Status versus Informational Reference Groups

Group Statistics

	MarStat	N	Mean	Std. Deviation	Std. Error Mean
infoexpts	1	49	3.53	1.002	.143
	2	14	3.29	1.490	.398
infofrd	1	49	3.98	.924	.132
	2	14	3.93	.829	.221
inforef	1	49	3.80	.763	.109
	2	14	3.79	1.051	.281
infoobs	1	49	3.43	1.137	.162
	2	14	3.79	1.051	.281
infohusb	1	47	3.43	1.331	.194
	2	14	2.57	1.505	.402

9.1 Interpretation

Irrespective of the groups (working women or housewives), it is observed that:

- There is similar behavior between married/single women on informational reference group influence items except in the case of "infohusb" which is obvious.

9.2 Interpretation

- There is a significant difference between on marital status for the item "infohusb" which is obvious.

9.3 Interpretation

Irrespective of the groups (working women or housewives), it is observed that:

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 Differe Lower
infoexpts	Equal variances assumed	6.849	.011	.719	61	.475	.245	.341	-.436
	Equal variances not assumed			.579	16.503	.571	.245	.423	-.650
infofrd	Equal variances assumed	.272	.604	.186	61	.853	.051	.274	-.497
	Equal variances not assumed			.198	23.085	.845	.051	.258	-.482
inforef	Equal variances assumed	3.128	.082	.040	61	.968	.010	.252	-.495
	Equal variances not assumed			.034	17.108	.973	.010	.301	-.625
infoobs	Equal variances assumed	.369	.546	-1.053	61	.296	-.357	.339	-1.035
	Equal variances not assumed			-1.101	22.461	.283	-.357	.324	-1.029
infohusb	Equal variances assumed	.138	.711	2.046	59	.045	.854	.417	.019
	Equal variances not assumed			1.913	19.468	.071	.854	.447	-.079

Table 35. T-Test: Marital Status versus Utilitarian Reference Groups

Group Statistics

	MarStat	N	Mean	Std. Deviation	Std. Error Mean
utifrd	1	49	2.84	1.106	.158
	2	14	3.43	1.016	.272
utispse	1	49	3.27	.995	.142
	2	14	3.29	1.267	.339
utiexpfly	1	49	4.06	1.144	.163
	2	14	3.21	1.311	.350
utiexpme	1	49	4.57	.791	.113
	2	14	3.93	1.269	.339
utifrdsdis	1	49	2.90	1.311	.187
	2	14	3.07	.829	.221
utifrdscfm	1	49	2.84	1.161	.166
	2	14	3.36	.929	.248
utirefappr	1	49	2.69	1.294	.185
	2	14	2.79	1.122	.300

- Unmarried or Single women give more importance to Utilitarian reference group influence than married women.

9.4 Interpretation

There is a significant difference on marital status (married/single) for the item:

- "utiexpfly" - I will not buy something if it does not meet the requirement of my family - significant at value .021.
- "utiexpme"- I will not buy something if it does not meet my expectations completely - significant at value .024.

Independent sample t-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 Differe Lower
utifrd	Equal variances assumed	.482	.490	-1.796	61	.077	-.592	.330	-1.251
	Equal variances not assumed			-1.883	22.581	.073	-.592	.314	-1.243
utispse	Equal variances assumed	1.889	.174	-.064	61	.950	-.020	.321	-.662
	Equal variances not assumed			-.056	17.841	.956	-.020	.367	-.792
utiexpfly	Equal variances assumed	.773	.383	2.365	61	.021	.847	.358	.131
	Equal variances not assumed			2.190	19.024	.041	.847	.387	.038
utiexpme	Equal variances assumed	4.062	.048	2.322	61	.024	.643	.277	.089
	Equal variances not assumed			1.799	15.991	.091	.643	.357	-.115
utifrdsdis	Equal variances assumed	7.900	.007	-.468	61	.642	-.173	.371	-.915
	Equal variances not assumed			-.598	33.583	.554	-.173	.290	-.763
utifrdscfm	Equal variances assumed	.602	.441	-1.539	61	.129	-.520	.338	-1.196
	Equal variances not assumed			-1.743	25.804	.093	-.520	.299	-1.134
utirefappr	Equal variances assumed	.947	.334	-.241	61	.811	-.092	.382	-.855
	Equal variances not assumed			-.261	23.837	.797	-.092	.352	-.819

Table 36. T-Test: Marital Status versus Value Expressive Reference Groups

Group Statistics

	MarStat	N	Mean	Std. Deviation	Std. Error Mean
vexpgrps	1	49	2.96	1.353	.193
	2	14	3.00	1.468	.392
vexpimg	1	49	3.12	1.301	.186
	2	13	3.15	1.519	.421
vexpceleb	1	49	2.27	1.221	.174
	2	13	2.77	1.235	.343
vexpme	1	48	3.04	1.515	.219
	2	14	3.00	1.359	.363

9.5 Interpretation

Irrespective of the groups (working women or house-wives), it is observed that:

- There is similar behavior between married /single women on value expressive reference group influence.

10. To Analyze the Relationship between Marital Status and Reference Group Influence in the Purchase of Products

10.1 T-test

10.1.1 P1 - Personal Electronics Products

It is observed that for product PEP there is a significant difference on marital status in the buying behavior on items:

- "infohusb" - I will buy only if my husband approves it - at significant value .045.
- "utiexpfly" - I will not buy something if it does not meet the requirement of my family - at significant value .021.
- "utiexpme" - I will never buy a product if it does not meet my expectations completely - at significant value .024.

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 Differe Lower
vexpgrps	Equal variances assumed	.018	.894	-.098	61	.922	-.041	.418	-.876
	Equal variances not assumed			-.093	19.769	.927	-.041	.437	-.954
vexpimg	Equal variances assumed	.857	.358	-.075	60	.941	-.031	.420	-.872
	Equal variances not assumed			-.068	16.965	.946	-.031	.461	-1.003
vexpceleb	Equal variances assumed	.308	.581	-1.320	60	.192	-.504	.382	-1.268
	Equal variances not assumed			-1.311	18.713	.206	-.504	.384	-1.309
vexpme	Equal variances assumed	1.541	.219	.093	60	.927	.042	.450	-.859
	Equal variances not assumed			.098	23.294	.923	.042	.424	-.835

10.1.2 P2 - Health and Beauty

It is observed that for product H and B there is a significant difference on marital status in the buying behavior on items:

- "utifrd" - I check with my friends, peers after I buy a product of my chocie - at significant value .007.
- "utiexpfly" - I will not buy something if it does not meet the requirement of my family - at significant value .045.
- "utiexpme" - I will never buy a product if it does not meet my expectations completely - at significant value .022.
- "utifrdscfm" - Before I buy a product, I confirm it with my friends about its suitability to me - at significant value .025.

10.1.3 P3 - Clothing and Accessories

It is observed that for product C and A there is a significant difference on marital status in the buying behavior on items:

- "infohusb" - I will buy only if my husband approves it - at significant value .05.
- "utifrdscfm" - Before I buy a product, I confirm it with my friends about its suitability to me - at significant value .027.

11. OBJ - To Analyze the Relationship between Income and Buying Behavior amongst Working Women

- No relationship between income per annum and buying behavior among Working Women.

Correlation.

12. OBJ: To Analyze the Relationship between Income and Buying Behavior among Working Women per Product Category

- No relationship among income per annum and buying behavior across reference group influences in PEP and H and B.

13. Findings of Research

The research topic would clearly bring out the comparison between the two segments namely working women and non-working women. These comparisons would dwell upon the reference groups that influence these two groups'

Table 37. C and A: Income per annum versus Informational RG

Correlations

		Inccpa	TotalInfo
Inccpa	Pearson Correlation	1	-.368*
	Sig. (2-tailed)		**.049**
	N	31	29
TotalInfo	Pearson Correlation	-.368*	1
	Sig. (2-tailed)	.049	
	N	29	36

*. Correlation is significant at the 0.05 level (2-tailed).

viz-a-viz utilitarian / Informational and Value expressive reference groups. The research would also check if any demographic influences influence their buying behavior which includes age, marital status, income etc.

14. Conclusion

Marketers need to treat "The Woman Consumer" as a Distinct as well as an important segment.

Today the female market as a topic is discussed the world over. A global study in 2009 by BCG indicates women control $12 trillion in global spending. The 12000 women BCG interviewed provide the following information - on their spending and saving preferences, their work and home habits, their buying behavior. During these interactions, it was revealed that women are starved for time and hence the time-saver slogan gains her attention[7].

The consumer-economy seems to be female, the business-world seems to be male, and therein lays the dichotomy…

Women have primary responsibility for both children and elderly. In the time-compressed world of busy women, shopping for pleasure in the company of friends is a rare experience.

Adapted from the book "Why She Buys".

15. References

1. Academic Journals. Doing Business with Impudence: A focus on women entrepreneurship in Saudi Arabia. Afr J Bus Manag. 2010; 4(1):1–11.
2. Blackwell et al. Consumer Behavior. Thomson/South-Western; 2001.
3. Bhatti S, Srivastava R. Participation of working women in decision-making process as consumer. Int J Consum Stud. 2003; 27(3):228.
4. Childers T, Rao A. The influence of Familial and peer-based reference groups on consumer decisions. J Consum Res. 1992; 1(2):198–211.
5. Docstoc. Social Influence on Consumers' Purchasing Behavior and Related. 2011.
6. Etzel M, Bearden W. Reference Group Influence on product and brand purchase decisions. J Consum Res. 1982; 9(2):183–94.
7. Johnson et al. Don't think pink: what really makes women buy - and how to increase your share of this crucial market. Google Books. AMACOM Div American Marketing Assn; 2004.
8. Lessig V, Park C. Promotional perspectives of reference group influence: Advertising implications. J Advert. 1978; 7(2):41–7.
9. Lin L, Chen Y. A study on the influence of purchase intentions on repurchase decisions: the moderating effects of reference groups and perceived risks. Tourism Review. 2009; 64(3):28–48.
10. Mehta S, Lalwani A, Ping A. Reference Group influence and perceived risk in services among working women in Singapore: A replication and extension. J Int Consum Market. 2001; 14(1):43.
11. Park C, Lessig V. Students and Housewives: Differences in Susceptibility to Reference Group Influence. J Consum Res. 1977; 4(2):102–10.
12. Serralvo F, Sastre P, Joao B. Reference group Influence on Consumer Decision Making Process: A study in the Brazilian sports utilitarian vehicles segment. J Acad Bus Econ. 2010; 10(2):157–61.
13. Shi-Chuan C, Szu-Chi H. Consumer attitude toward global brands: Global mass media usage and reference group influences among college educated Chinese youth. Proceedings of the 2008 Conference of the American Academy of Advertising; 2008. p. 313–4.
14. SSRN. Women at Work and Entrepreneurship in Globalization Era. Abstract - Working Paper Series. University of Lucknow. 2007.
15. USLegal. Women Entrepreneurs Law and Legal Definition. 2012.
16. White K, Dahl D. To Be or Not to Be? The influence of dissociative reference groups on consumer preferences. J Consum Psychol. 2006; 16(4):404–14.
17. Yang J, He X, Lee H. Social reference group influence on mobile phone purchasing behavior: a cross-nation comparative study. Int J Mobile Comm. 2007; 5(3):319–38.