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## *The Change in the Middle Class Women*

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*According to a report by the World Bank, globally, women consumers control \$20 trillion in consumer spending. They make the final decision for buying 91 percent of home purchases, 65 percent of the new cars, 80 percent of health care choices, and 66 percent of computers. This is just the start of a sweeping change. Women around the globe have more control over their life choices and path than ever before. Women are entering the workforce at lightning speed They have career opportunities and a salary much higher than the women of the previous decades. Now the women have a greater contribution to their family's income than before. Today, it is the woman in a household who makes the decisions in the majority of purchases--not only for her personal purchases but with purchases related to the entire family. This is a great challenge for many companies to understand, because it requires a huge shift in thinking and how business has historically been done. This research is done with the objective to see if the orientation towards of women is the same as a few decades back. For this a few comfort oriented aspects, apparel orientation and recreational aspects are studied. A questionnaire was designed to see the orientation of middle class women. For this data was collected from middle class women who acceding to report by NCAER belong to a family having an annual household income between 3.4 lakhs to 17 lakhs . The questionnaire was filled by women who were then divided into two groups. Group one comprised in the age group 20-140 and group two comprised of women above 40 and then a comparison was made if the orientation between the two groups was same or different. It was done with the intention to see that if differences do exist then if may be of help to marketers to change their products and services accordingly which may in turn be beneficial for the women consumers and to the marketers as well.*

**Key Words:** *Lifestyle, disposable income, consumption*

### I. INTRODUCTION

It is important to know whether changes have occurred in the consumer tastes and if change has occurred in their style of living in order to meet the needs of the new generation of woman consumers. It is important to recognize the importance of women in the market, either in professional roles or in new emerging roles, where they often serve as the family's communication hub and as the pivot of the household. Women are greatly influenced by other women's opinions throughout the purchasing journey and they look to each other opinion leaders as sources of advice and for real-time reviews of products. As a result of this powerful communication, businesses can quickly decline or improve based on how best they can understand the women orientation.

### II. LITERATURE REVIEW

Indian consumerism is developing quickly. The country's consumers have moved from price consideration to a desire for design and quality. That is, they now have a willingness to experiment with mainstream fashion (Biswas, 2006). This growth of consumerism is leading to a demand for luxury goods, cosmopolitan fashions, and international brands. According to Kotler and Keller (2009, 190), a consumer's behaviour is affected by three different factors: cultural, social and personal factors. Furthermore, there are many different kinds of factors under each of these three categories. In this section, the different factors and their impact on consumer's behaviour will be discussed. The growing income and demand of Indian consumers is also

leading to an increase in consumer consumption. India's urban population will reach 85 million over the next 10 years, becoming second only to China (Biswas, 2006). Young urban families have both spending power and the desire to spend up to 2.5 times more than rural households (Biswas, 2006). India's consumer demand is increasing three to five times faster than its economy, a feature of an aspiring middle class that is young, vibrant, and growing. Indeed, one of the characteristics of India is its young population. Seventy percent of India's citizens are less than 36 years old, and the country holds 20% of the world's population under the age of 24 (Sinha, 2005). The young generations of India have been raised in the post liberalization era of fast growth and underlying optimism (Bharadwaj, Swaroop, & Vittal, 2005) and are more confident about the future. Following their increasing incomes, these characteristics of young Indians have an effect on the product categories and brands they select (Bharadwaj et al., 2005). According to Solomon et al. (2006, 508) many beauty rituals that women practise daily illustrate the value placed by their culture on personal beauty and looking youthful. Many western cultures, among these also the Finnish culture, tend to place high value on looking good and groomed. The growth of India's middle class is also significant. Approximately 150 million people now comprise the middle-class market in India. This market segment and its disposable income will grow as India's wealth increases. Deregulation of the economy makes it easier for foreign businesses to access this market segment (Banks & Natarajan, 5 1995). Therefore, a fast growing demand, increasing income, increasing consumption, young consumers, and a huge middle class make India a significant market for U.S. apparel companies. However, it is important for U.S. companies to understand Indian consumer attitudes toward U.S. apparel. The Theory of Reasoned Action The theory of reasoned action is one of the most frequently used models to predict consumer behavior (Choo, Chung, & Pysarchik, 2004). This theory is viewed as the most persistent treatment of the attitude-behavior intention relationship (Ajzen & Fishbein, 1980; Fishbein, 1963, 1980). The theory of reasoned action is also widely known as the Fishbein behavioral intention model. This model explains that behavioral intention is the best predictor of behavior and that behavioral intention is predicted by a combination of attitude (personal component) and subjective norm (social component) (Fishbein, 1980). The Fishbein behavioral intention model is well known to consumer researchers. It has been used to study many areas, including online, apparel, coupon usage, addictive, leisure, career, and patient behaviors (e.g., Bledsoe, 2006; Bosnjak, Obermeier, & Tuten, 2006; Kang, Hahn, Fortin, Hyun, & Eom, 2006).

### III. RESEARCH METHODOLOGY

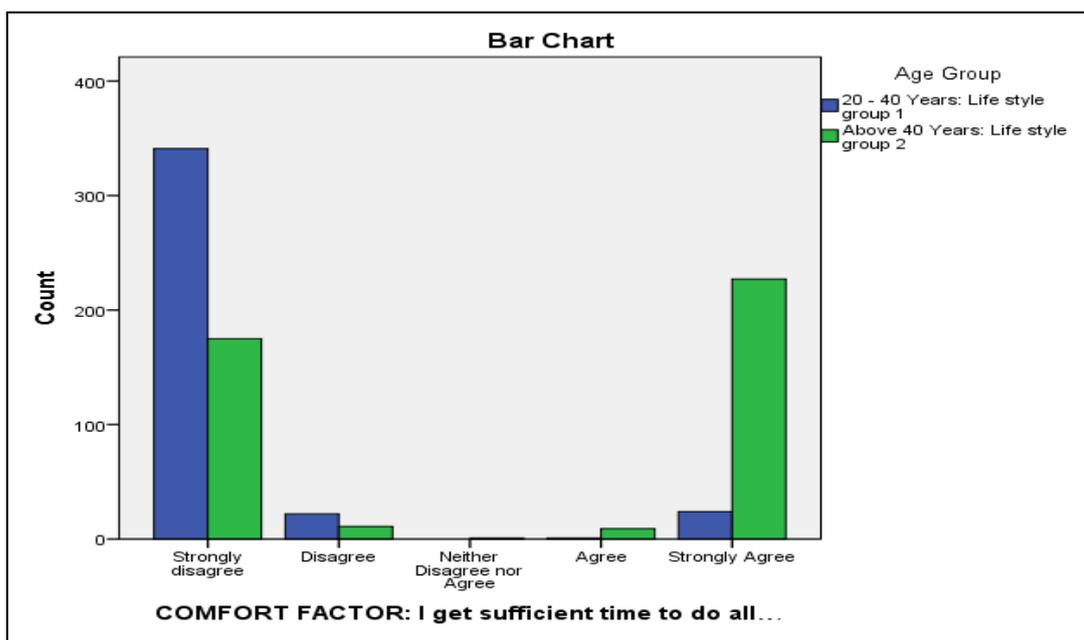
Research Objective of the research was to see if the comfort, apparel and recreational factors for the two age groups viz. 21-40 and above 40 are the same or different.

The data collection method chosen for this study was convenience sampling which is a form of non-probability sampling. Thus, the population chosen for this study was 250 middle class women the data collection in this study was done by conducting a survey through a questionnaire. By combining the theory with the research objectives, altogether questions were formulated. The questions were designed on a 5 point likert scale. A few questions were related to comfort orientation of women, some on apparel and other on recreational time utilization. In the beginning of the questionnaire, there were a few general questions age, education, occupation and personal annual income of women.

### IV. DATA ANALYSIS

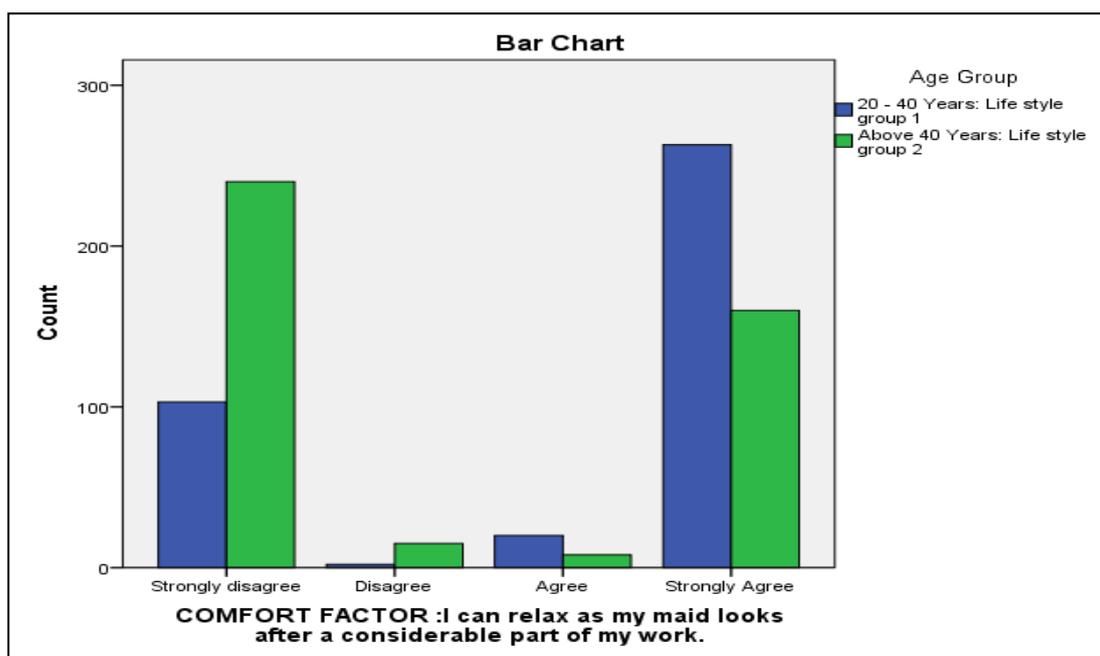
Various questions were asked and a comparison was made between the age groups to see if women orientation is same or has changed over the past two decades.

**COMFORT FACTOR: I get sufficient time to do all my household chores. \* Age Group**



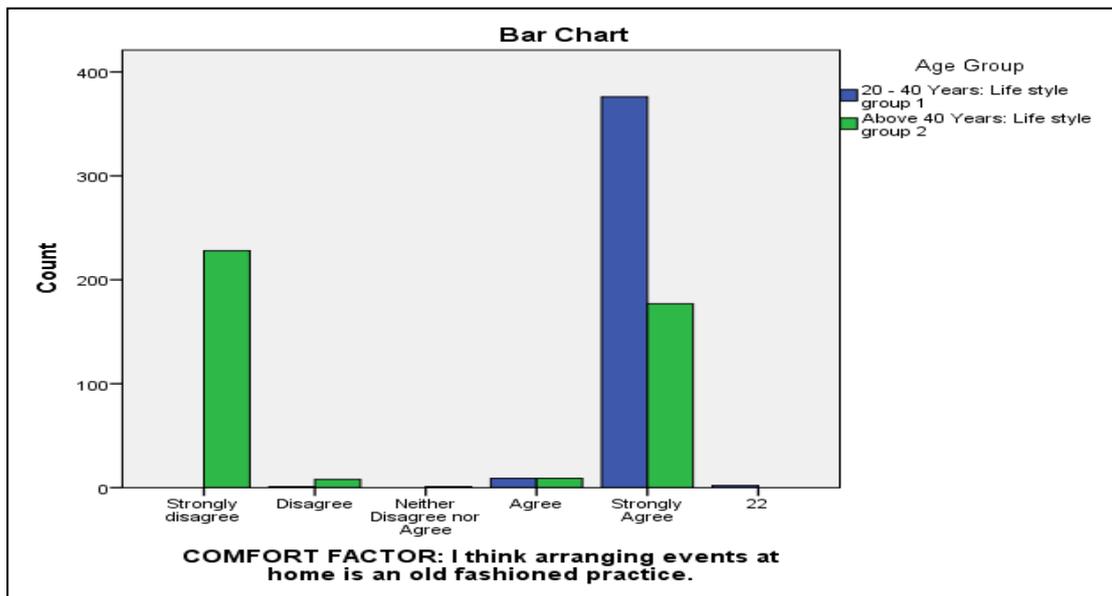
Finding and Interpretation: It is seen that 80% of the women in the 20-40 age group feel that they do not get sufficient time to do all their household chores while 60% of the women above 40 years feel that they do get sufficient time to do all their household chores. If women in the younger age group do not get sufficient time to do household chores it is probably due to the fact that a greater percentage of women in this age group are working and it seen that their salary is much more than the women in the older age group. Since women now do not get sufficient time to do all household chores there is a probability that they will purchase items in their house which may save their time like electronic items which may help them save their time.

**COMFORT FACTOR: I can relax as my maid looks after a considerable part of my work. \* Age Group**



Finding and Interpretation: It is seen that 70% of the women in the 20-40 age group can relax as their maid looks after a considerable part of their work while 40% of the women above 40 years of age don't depend on their maids. This shows that whether women in the age group of 20-40 are working or non working but they all are more dependent on their maids. This shows that there is a greater desire to be in the comfort zone for women in 2040 age group.

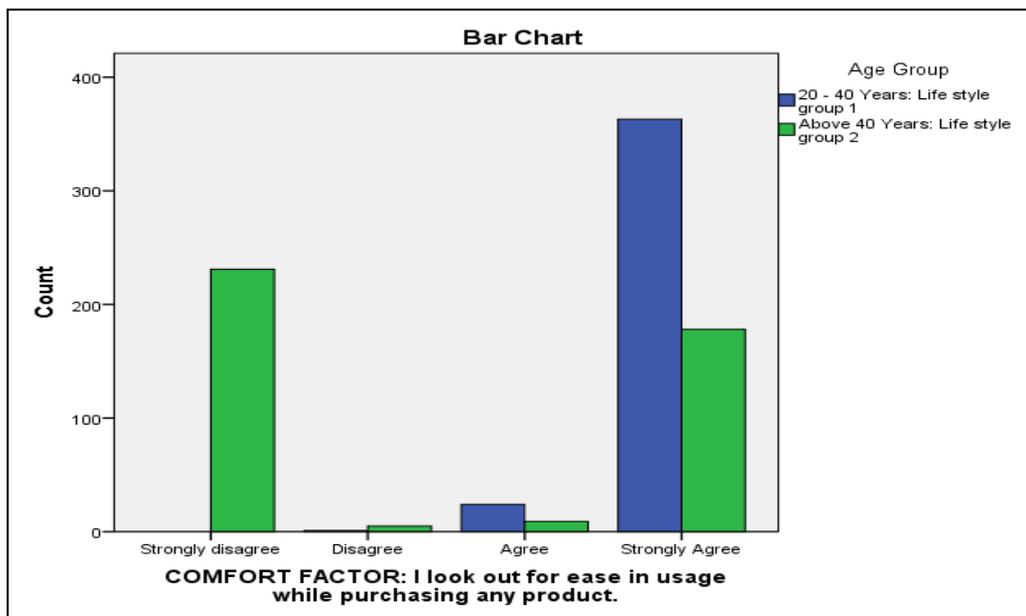
**COMFORT FACTOR: I think arranging events at home is an old fashioned practice. \* Age Group**



Finding and Interpretation: It is seen that 86% women in 20-40 age group feel arranging events at home is old fashioned while 60% of the women in the above 40 age group disagree to this.

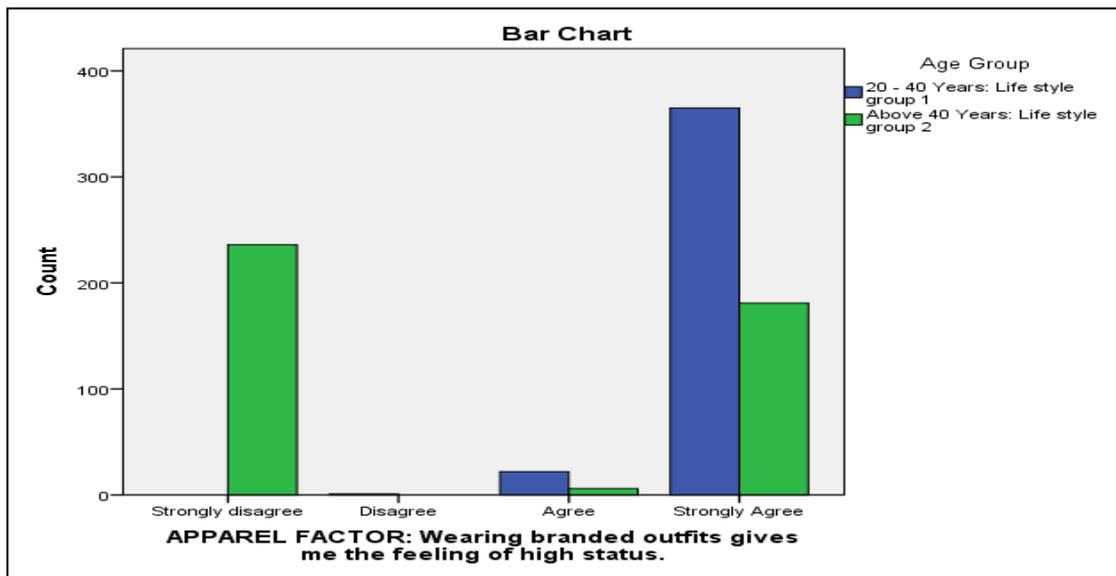
Thus we can say the women in 20-40 age group prefer to arrange events either in the hotels or other such places. This questions once again shows the now the women avoid to work at home and like to outsource most of the domestic work in some form or the other.

**COMFORT FACTOR: I look out for ease in usage while purchasing any product. \* Age Group**



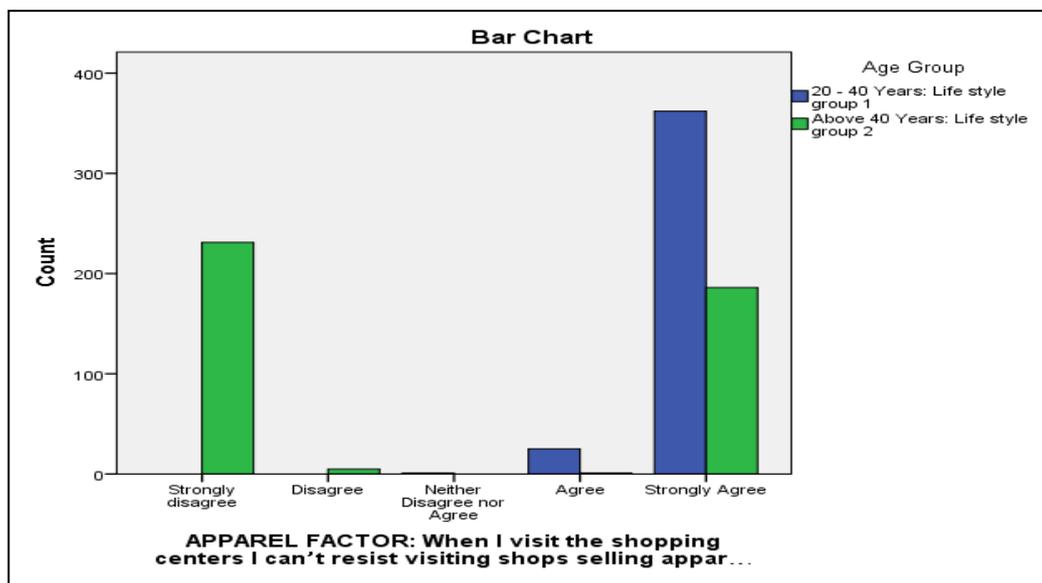
Finding and Interpretation: It is seen that 82% of the women in the 20-40 age group look for ease in usage while purchasing products while just 50% above 40 years look out for such ease.

**APPAREL FACTOR: Wearing branded outfits gives me the feeling of high status. \* Age Group**



Finding and Interpretation: It is seen that 87% of the women in the 20-40 age group visit the market to know the latest fashion trends while just 30 %of the women above 40 years of age do this. Since more women in the 20-40 age group visit the market to know the latest fashion trends the marketers should keep the tastes in preference.

**APPAREL FACTOR: When I visit the shopping centers I can't resist visiting shops selling apparel even if I have come to shop something else. \* Age Group**



Finding and Interpretation: It is seen that 75% of the women in the 20-40 age group can't resist visiting shops selling apparel even if they have come to shop for something else. While just 46% of women above 40 years of age do this. This shows that women in the 20-40 age groups have a greater inclination to purchasing apparel.

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**Dr. Adeel Maqbool** has done M.Com, M.Phil PGDMM, PhD (AMU, Aligarh), Certificate Course in “Global Sourcing – World Map of Manufacturing” from London College of Fashion, University of Arts, London, U.K Awarded Gold Medal in M.Com

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