

A Study on Mothers' Buying Behavior for Their Kids: A Mumbai Perspective

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ABSTRACT:

Mumbai is a big and expensive city with people from varied income groups. Here we see both dual income as well as single income family, and it is also very common here that many of these types of families have enough disposable income. The purpose of this paper is to find out if there is any difference in buying pattern between working and non-working moms, and what are the factors that lead to their buying behavior for their kids. A structured questionnaire was designed and used to collect data from two groups—working moms and non-working moms, covering respondents from entire Mumbai Metropolitan Region. Findings of the study is contrary to the general understanding that working mothers spend more for their kids. It is rather found that family income that mainly matters the most while purchase/spending/ expenditure decision for their kids. With high level of competition and availability of so many 'me too' products in many categories, which mothers buy for their children, marketers need to understand how to target these mothers and also they need to grasp the reasonableness of the components that lead to decision making for these products.

The study explicitly examined the Mumbai mothers' buying behavior for their children mainly focusing to the spending pattern and the type of products they prefer to buy. The finding would suggest about the motivational factors that lead to their purchase behavior and the impact of being working or non-working.

Keywords: working moms, non-working moms, Mumbai, buying decision making, expenditure pattern.

I. BACKGROUND

Mumbai is an expensive city where mostly people from middle class prefer to go for dual income. Moreover, with lots of opportunities available, people try to fulfill their dreams. But, as compared to other cities in India, Mumbai has a faster pace, and life is more hectic. Because of the expensive staying at the heart of the city, many people prefer to stay in suburbs. This increases further the time of working moms staying outside home. It is apparently noticed that along with job and travel stress, it becomes difficult for the working mothers to handle kids' tantrum after a tiring day. This leads to a guilt feeling towards their children as they are unable to give them adequate time. But in Mumbai, it is also very common that both dual-income and single-income families have enough disposable income. Additionally, now-a-days urban women are more and more active in buying various things for their children. With this trend in urban households, women need to take quick buying decisions within limited time, which often tend to be impulsive. The impulsive buying tendency has further increased with the options available both in online and offline medium. The availability of credit options also enhances their decisions. With change in lifestyle, and thanks to media, even the stay-at-home moms are well informed about newer and newer solutions and catchy items. These days' moms are more conscious about their kids and love to shop for them for various reasons. For certain products kids also play a major role in influencing their parents' buying decisions. Marketers are targeting both working and non-working moms and are ultimately successful in generating positive interest in them (moms) towards their (marketers') products.

The study intends to find out if there is any difference in buying pattern between working and non-working moms,

and what are the factors that lead to their buying behavior for their kids.

Introduction

Shopping is an activity which people mostly look forward to. It is therefore necessary to analyze how different people behave in different situation and the impact of it in their decision making. Some shoppers regard shopping as a fun-oriented pleasurable activity, while some others buy without much analysis or information. Women are a vital part of the retail sector in the present market scenario. With change in power equations in urban households, emergence of working women both in urban and rural India, and greater empowerment of women, they have been influencing the change in the buying behavior too. The contemporary Indian woman is going through a drastic shift in her personal as well as professional life. From the job she has set her eyes on to the clothes she wears, from her attitude to her mom-in-law to her relationship with her children, she is changing. And the Mumbai woman has often led the way in mirroring these inspiring, sometimes bewildering changes.

But, one basic instinct, out of which an Indian woman cannot come out is, being a mother. The vast majority of mothers believe there is a “motherhood penalty”, with their careers taking a nosedive after they have children while fathers escape. There has traditionally been a concern that the employment of mothers comes at the expense of child development. Moreover, in Mumbai, a working lady faces many other problems like commuting, work pressure, job timing and working hours, etc. All these affect their day to day behavior. Sometimes the family members are victims of that, and sometime they take the advantage of it.

These working mothers have some extra disposable income in different social class, along with a guilt feeling of not being able to devote big time for their kids. Also they are tired after whole day’s work, both professional and household chores. This leads to a different type of shopping behavior for their kids, through which they try to justify themselves. Modern kids play a very important role these days in purchase decision making. With big exposure through mass media, they know more about functionality, usefulness, and availability of a product. They also know when to demand what from their parents. According to Cialdini (1993)ⁱ, the ‘automacity principle’ is the cornerstone of all influence techniques. Sometimes simple heuristics or shortcuts for processing requests are used. Heuristics enable people to take decision quickly, or almost automatically. When people behave such ‘mindlessly’, they are susceptible to wide variety of influence techniques. Prediction heuristics influence likelihood judgment, persuasion heuristics influence beliefs and attitude, and influence heuristics influence behavior. Many studies say that for both mothers and for fathers, working both inside and outside the home gives kids a signal that contributions at home and at work are equally valuable for both men and women.

As per 2011 population data, the total Mumbai Metropolitan Region female population is 8,522,641 (Mumbai Metropolitan Area covers Ambernath, Badlapur, Greater Mumbai, Kalyan and Dombivali, Mira Road and Bhayander, Navi Mumbai, Thane, Ulhasnagar, Mumbai City). The focus of the study was to see the buying behavior pattern of Mumbai mothers for their kids. Major emphasis of the study is given to find out how, or whether differently working mothers behave as compared to stay-at-home moms in terms of kids’ requirement under different influence factors.

Literature Review

Most women enjoy shopping regardless of their learning, motivation, attitude, social class, etc. However, the reasons for enjoyment differ in terms of different determinants of consumer behavior. Lower class shop less as compared to middle and upper class. Lower class buy more household items, whereas middle class and upper class more look for pleasant store atmosphere, display and excitement. In different social class different peer group play a very important role. Perhaps the most popular theory in communication and advertising research is the social learning model (Moschis and George 1976)ⁱⁱ, which generally views socialization as an outcome of environmental forces applied to the individual (Bandura 1969)ⁱⁱⁱ. Individuals are considered a passive participant in learning process. Belief and attitudes are developed from the interaction with others. According to the social learning theory, different socialization agents influence in the development of individuals’ attitude and behavior (McLeod and O’Keefe 1972)^{iv}. Consumers may purchase products to conform with peer groups, in response to concerns of what others think of them (Bearden et al., 1989, as referred by Mehdi Murali, Michel Laroche, Frank Pons, 2005)^v, or because others have provided credible information about a product (Cohen and Golden, 1972)^{vi}.

A working lady has different sets of peer groups through whom they form varied attitude towards products and concepts. It is said that women are more susceptible to interpersonal influence. Moreover, apart from peer group influence a person can also gather information through observation or experience.

Social classes are differentiated by a set of characteristics-- (1) psychological domain-- including norms and habits, abstract thoughts, health knowledge, and behavioral style; (2) behavioral constraints-- including economic resources effects and situation effects; (3) physical influences-- including physiological stress, genetic dispositions, and environmental conditions. The life style choices available to women are now many and varied. Also women's multiple roles force them to take varied decision in different situation. Children play a very important role in mother's decision making. Individual determinant of consumer behavior deals with the consumers' internal variables. These influence the consumer to proceed through a decision making process related to products and services.

In an urban society the high education level of parents has increased the size of the market segment which is extremely critical and demanding with regard to child-related products. Their expectation of product quality is very high. They will expect toys to provide developmental and learning experiences as well as entertainment. Being a working mother with extra disposable income i.e., excess financial resources a sizeable expenditure is there on each child. As a result, products and services which promote interaction between parents and children that are both enjoyable and intellectually stimulating become attractive. According to the theory of Learning, the instrumental conditioning involves developing connection between stimuli and responses, and the learner needs to discover the appropriate response that will be reinforced.

Wimalasiry (2004)^{vii}, in a study, said that parents' buying decisions are now-a-days influenced by their young children due to various reasons, like change in the family structure (from joint family to nuclear family), working couple who have more money but less time for their kids, exposure to media leading to youngsters' opinion development about products, and lesser number of children per family. Many studies say that children's influence in purchase decision is very product specific, like cereals (Belch et al. 1985^{viii}, as cited by Kaur & Singh 2006^{ix}) snacks (Ahuja & Stinson 1993)^x toys (Burns & Harrison 1985^{xi}, as cited by Kaur & Singh 2006); and children's wear (Foxman and Tansuhaj 1988)^{xii}. These studies shows that parents are gradually becoming child-centric and the age of the child has a big role to play in the purchase decision of the type of the product and the relationship between the age of the boy/girl and influence in parents' purchase decision is seen to be positive (McNeal & Yeh 2003^{xiii}, as cited by Akhter Ali, D.K Batra, 2011^{xiv}). Wackman (1972)^{xv} also in his study stated that age of a child play an important role in deciding the type of a product choice.

A critical paper review study done by Dr. Mehal Pandya (2016)^{xvi} reveals that Chinese children place a high level of trust on their parents as they are considered to be the most credible information source for apparel buying decision making (Ying Fan Yixuan Li, 2010)^{xvii}. Finding of another study shows that buying clothes is highly dependent on parental and peer group approval, and brand also play a major role here (Isabel J. Grant Graeme R. Stephen, 2005^{xviii}; as cited by Dr. Mehal Pandya, 2016). Another study by Sarah J.A. Harper Pearl-Jane Dewar Barbara A. Diack, 2003^{xix}, justifies that though parents play the most influencing and dominant role in children's apparel buying, but the kid, or youngster also exert a high level of influence in the decision making (as cited by Dr. Mehal Pandya, 2016).

In a study done by Chan and McNeal (2003)^{xx} revealed that Chinese parents exerts strict control on their children while buying toys and games and allows some amount of freedom to the kids in choosing brands of permissible products. Gupta and Verma (2000)^{xxi} found in their study that family income and employment of women are two very important factors leading to buying decision making in a family. Another study by Williams and Veeck (1998)^{xxii} noted that if a mother is child-centric, she is more influenced by her kid as compared to a family oriented mother who is less directed by her children. Bery and Pollay (1968)^{xxiii} studied that in case of cereals mothers are conscious about the nutrition level and consider kid's brand preference provided they feel that the cereal is meeting her nutrition expectation. Hemple (1974)^{xxiv} in his study found that children play a major role at need generation stage.

A study done in Shimla town, about the comparison in purchase behavior between working and non-working wives, concludes that in case of both durable and non-durable items they behave in similar manner, and play the roles of gatekeeper, maintainer and disposer frequently. However, for durable goods non-working wives use them more as compared to working wives (Kapil Kathuria, Poonam Rana, 2016)^{xxv}.

Study says that children use different influence tactics like bargaining based on mutual benefits, persuasion tactics to convince parents, direct or indirect emotional tactics or request tactics—to buy a product (Andrea Almeida, 2012)^{xxvi}.

Need For The Study

With the increasing number of working mothers, there is a need for the marketers of different kids products and services category, to understand the psychology behind their buying behavior. The study will help the marketers to understand this market properly and develop their marketing plan accordingly.

The study may help the advertisers to create an effective advertising campaign for this target group.

The study will also work as a base for further product development or development of new innovative product as per their psychological requirement.

The study will help academic fraternity in communicating the topic to the students interested in pursuing career in marketing of different products.

Objectives Of The Study

1. To identify the shopping trend of mothers for their kids
2. To identify the demographic and psychographic variables of these moms that influence their buying behavior
3. To study the situational factors that lead to their buying behavior
4. To study how the purchase pattern differ between working moms and stay-at-home moms in terms of products for their kids.

Research Methodology

A. Research Design

- A Descriptive Research Design is adopted to understand different variables influencing mothers' buying decision for their children/kids/youngsters, and to understand the intensity of the relationship of these factors on the type of working and non-working mothers' buying behavior for their kids. A quota sampling technique from non-probability sampling design is used to give a proper representation of both working and non-working mothers coming from different social class.
- The study was conducted in Mumbai and Suburban Mumbai region, in 2016. It was conducted among working and non-working mothers, having children within the age group from 1 year to 21 years, by using a structured questionnaire to collect primary data from the target group.
- The secondary data is collected from books, periodicals, newspapers, journals, websites, etc.
- A sample of 203 respondents were taken, where 52.2% are working and 47.8% are non working ladies.
- Different statistical tools (like charts, pie and bar graphs, chi square test, student t-test and ordinal logistic regression) are used to get a proper analysis of the data.

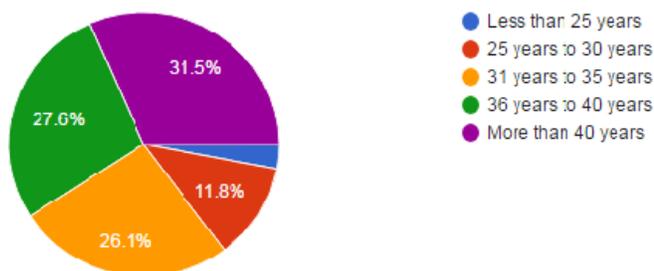
B. Data Analysis and Discussion

Data was collected from 106 working and 97 non-working mothers from different parts of Mumbai Metropolitan Region. Respondents were from different types of family background including joint family (28.6%), nuclear family (63.1%) and single parent/staying alone/husband working outside (8.4%). Ladies are from different age group and coming from different types of economic background. It is seen from the data that majority of them were having one or two kids. Also the data says that more than 50% of working mothers spend more than 7-10 hours outside home. But, it is also noticed that mothers do not buy for kids only when they are demanding, but also there are many other factors that influence their purchase decisions. A large number of Moms enjoy shopping for their kids, and they mostly prefer to buy clothing items. Discounts on different articles also play an important role.

Demographics—

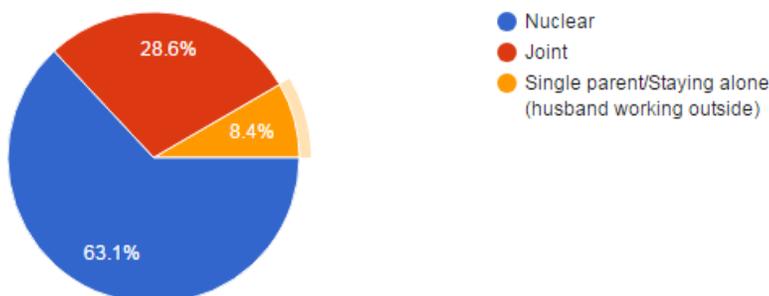
1.

Age (203 responses)

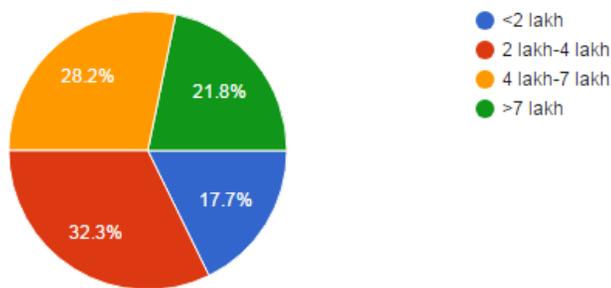


2.

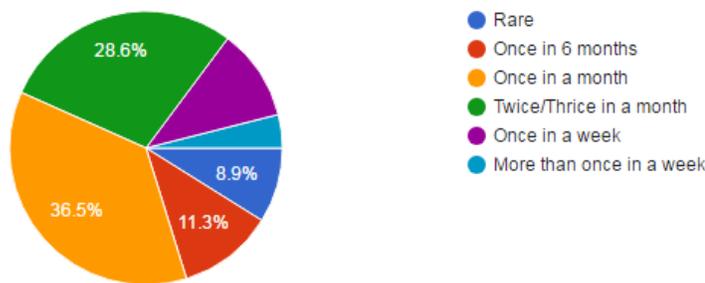
Type of family (203 responses)



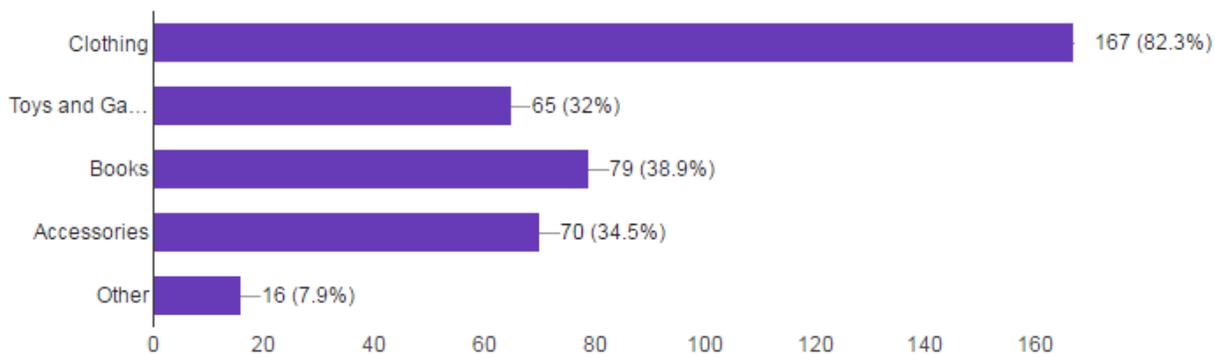
Income per annum (if working) (124 responses)



4. How frequently you visit shopping mall or departmental stores? (203 responses)



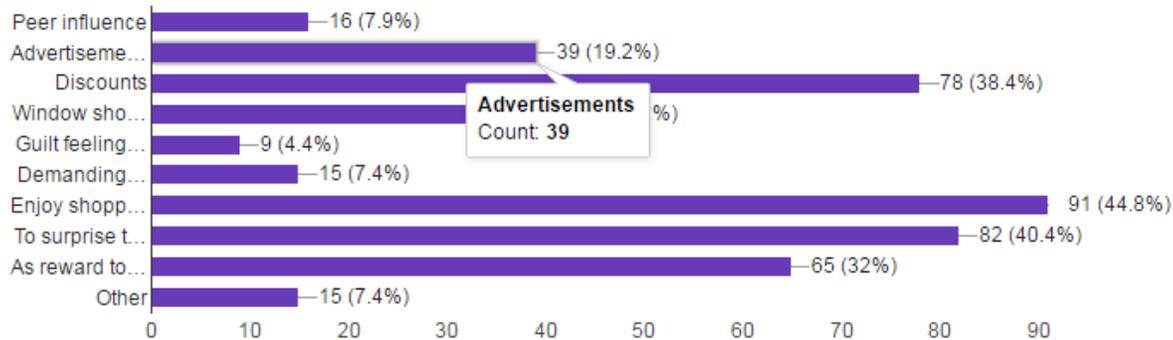
5. What do you love most to buy for your kid? (can tick more than one option) (203 responses)



6.

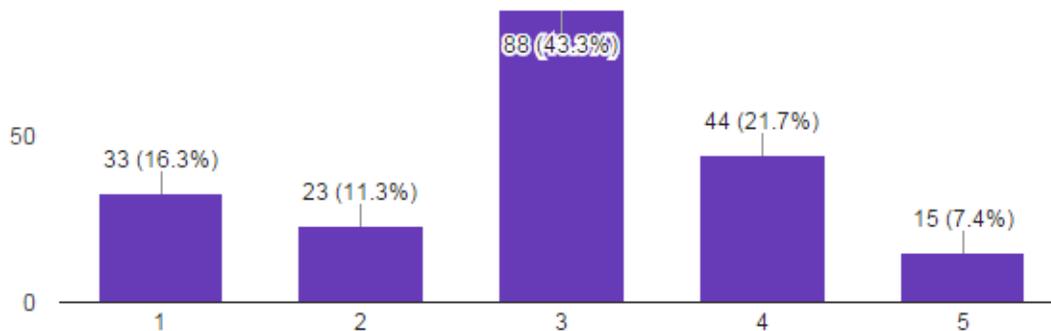
What motivates you to buy for your kid? (can choose more than one option)

(203 responses)



7.

Is your shopping expenditure influenced by your husband? (203 responses)



Hypothesis 1:

H₀=There is no association between the number of kids in a family and the level of husband's influence on wife's purchase decision for her kid(s).

H₁= There is an association between the number of kids in a family and the level of husband's influence on wife's purchase decision for her kid(s).

Anova: Single Factor

SUMMARY

<i>Groups</i>	<i>Count</i>	<i>Sum</i>	<i>Average</i>	<i>Variance</i>
one	92	269	2.923913	1.213927
two	96	286	2.979167	1.241667
more than two	15	39	2.6	1.971429

ANOVA

<i>Source of Variation</i>	<i>SS</i>	<i>df</i>	<i>MS</i>	<i>F</i>	<i>P-value</i>	<i>F crit</i>
Between Groups	1.865901	2	0.93295	0.728794	0.483767	3.041056
Within Groups	256.0257	200	1.280129			
Total	257.8916	202				

Since F is lesser than F_{crit} , ie., $0.728794 < 3.041056$, and $P\text{-value} = 0.483767 > 0.05$, we conclude that we cannot reject the null hypothesis. Which means, there is no sufficient evidence that the number of kids in a family and the level of husband's influence on wife's purchase decision for her kid(s) are associated.

Hypothesis 2:

H_0 = There is no significant relationship between the age of a lady and the visit frequency to shopping mall/departmental stores

H_1 = There is a significant relationship between the age of a lady and the visit frequency to shopping mall/departmental stores

Visit frequency * Age Group Cross tabulation

Count

		Age Group					Total
		25 years to 30 years	31 years to 35 years	36 years to 40 years	Less than 25 years	More than 40 years	
Visit frequency	More than once in a week	2	3	2	1	0	8
	Once in 6 months	1	4	7	0	11	23
	Once in a month	10	16	21	1	26	74
	Once in a week	3	7	5	3	4	22
	Rare	0	10	5	0	3	18
	Twice/Thrice in a month	8	13	16	1	20	58
Total		24	53	56	6	64	203

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	33.848 ^a	20	.027
Likelihood Ratio	33.660	20	.029
McNemar-Bowker Test	.	.	. ^b
N of Valid Cases	203		

a. 15 cells (50.0%) have expected count less than 5. The minimum expected count is .24.

b. Computed only for a P x P table, where P must be greater than 1.

The key result in a chi square test table is the Pearson Chi-Square, which is 33.848 here, with p value 0.027, which is <0.05. Hence we conclude that we reject H₀. Ie., there exists a relationship between the age of a lady and her frequency of visit to shopping malls/departmental stores.

Hypothesis 3:

H₀: there is no relationship between the occupation status (working or non-working) of a mother and her average spending on her kid.

H₁: there is some relationship between the occupation status (working or non-working) of a mother and her average spending on her kid.

average spending * Occupation Crosstabulation					
			Occupation		Total
			Non-working	Working	
average spending <Rs.2000/-		Count	26	16	42
		Std. Residual	1.3	-1.3	
>Rs.7000/-		Count	21	26	47
		Std. Residual	-.3	.3	
Rs.2000/- to Rs.4000/-		Count	32	36	68
		Std. Residual	.0	.1	
Rs.4000/- to Rs.7000/-		Count	18	28	46
		Std. Residual	-.8	.8	
Total		Count	97	106	203

Chi-Square Tests

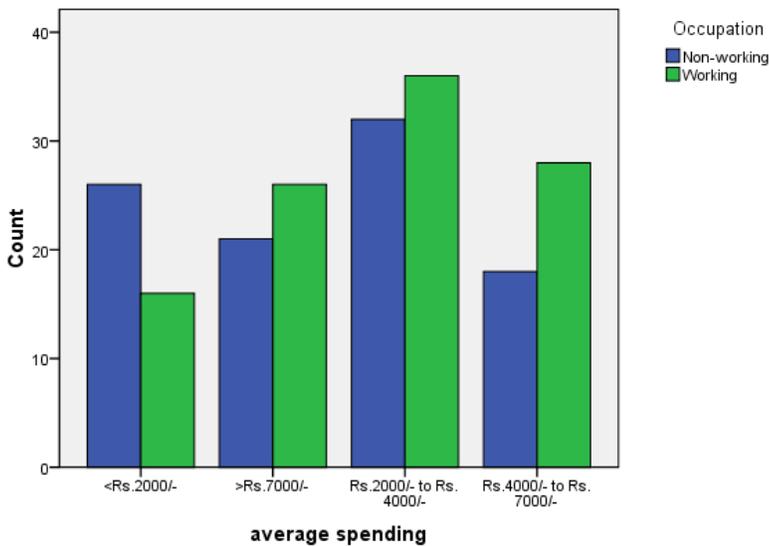
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	4.933 ^a	3	.177
Likelihood Ratio	4.965	3	.174
McNemar-Bowker Test	.	.	. ^b
N of Valid Cases	203		

0 cells (.0%) have expected count less than 5. The minimum expected count is 20.07.

Note: Standard Residuals are found to check if there is any outlier, which may have changed the interpretation. As they are within the range of ± 2 , there is less chance of abnormality.

Here the Pearson's Chi-Square value is 4.933 and the p value = 0.177, ie., $p > 0.05$, which states that we fail to reject null hypothesis. Hence we conclude from this test that there is not enough evidence found that states that there is any relationship between the average amount spent on a kid during a year and the mother's working status (working or non-working).

Bar Chart



Hypothesis 4:

H₀: There is no relationship between the amount of income of a working woman and her average spending for her kid(s)

H₁: There is some relationship between the amount of income of a working woman and her average spending for her kid(s)

Working women's income * average spending Crosstabulation

Count

	average spending				Total
	<Rs.2000/-	>Rs.7000/-	Rs.2000/- to Rs.4000/-	Rs.4000/- to Rs.7000/-	
Working women's income	20	19	24	16	79
<2 lakh	10	1	10	1	22
>7 lakh	4	6	5	12	27
2 lakh-4 lakh	6	8	15	11	40
4 lakh-7 lakh	2	13	14	6	35
Total	42	47	68	46	203

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	32.203 ^a	12	.001
Likelihood Ratio	33.895	12	.001
N of Valid Cases	203		

a. 2 cells (10.0%) have expected count less than 5. The minimum expected count is 4.55.

Symmetric Measures

	Value	Approx. Sig.
Nominal by Nominal Phi	.398	.001
Cramer's V	.230	.001
N of Valid Cases	203	

Here we see that Pearson Chi-Square value is 32.203 and P=0.001, which is <0.05. This shows that the relationship is statistically significant, ie., there lies a relationship between the amount of income of a working woman and her average spending for her kid(s). Phi and Cramer's V are both tests of the strength of association. Here also we can see that the strength of association between the variables is very strong.

Hypothesis 5:

Ho: There is no association between average spending for a kid and family income or occupation of a mother.

H₁: There is some association between average spending for a kid and family income or occupation of a mother.

Case Processing Summary

		N	Marginal Percentage
average spending	<Rs.2000/-	31	20.5%
	>Rs.7000/-	38	25.2%
	Rs.2000/- to Rs.4000/-	48	31.8%
	Rs.4000/- to Rs.7000/-	34	22.5%
Occupation	Non-working	75	49.7%
	Working	76	50.3%
Valid		151	100.0%
Missing		52	
Total		203	
Subpopulation		51 ^a	

a. The dependent variable has only one value observed in 24 (47.1%) subpopulations.

Model Fitting Information

Model	Model Fitting Criteria	Likelihood Ratio Tests		
	-2 Log Likelihood	Chi-Square	Df	Sig.
Intercept Only	251.723			
Final	239.420	12.303	6	.056

Goodness-of-Fit

	Chi-Square	df	Sig.
Pearson	143.993	144	.484
Deviance	152.673	144	.295

Pseudo R-Square

Cox and Snell	.078
Nagelkerke	.084
McFadden	.030

Likelihood Ratio Tests

Effect	Model Fitting Criteria	Likelihood Ratio Tests		
	-2 Log Likelihood of Reduced Model	Chi-Square	df	Sig.
Intercept	2.394E2	.000	0	.
famincome	246.171	6.750	3	.080
occupation	245.342	5.922	3	.115

The chi-square statistic is the difference in -2 log-likelihoods between the final model and a reduced model. The reduced model is formed by omitting an effect from the final model. The null hypothesis is that all parameters of that effect are 0.

a. This reduced model is equivalent to the final model because omitting the effect does not increase the degrees of freedom.

Classification

Observed	Predicted				
	<Rs.2000/-	>Rs.7000/-	Rs.2000/- to Rs.4000/-	Rs.4000/- to Rs.7000/-	Percent Correct
<Rs.2000/-	8	4	19	0	25.8%
>Rs.7000/-	7	10	21	0	26.3%
Rs.2000/- to Rs.4000/-	11	2	35	0	72.9%
Rs.4000/- to Rs.7000/-	3	6	25	0	.0%
Overall Percentage	19.2%	14.6%	66.2%	.0%	35.1%

Parameter Estimates

average spending ^a	B	Std. Error	Wald	df	Sig.	Exp(B)	95% Confidence Interval for Exp(B)	
							Lower Bound	Upper Bound
<Rs.2000/-	Intercept	-.897	.558	2.580	1	.108		
	famincome	.000	.000	.263	1	.608	1.000	1.000
	[occupation=Non-working]	1.148	.529	4.708	1	.030	3.153	1.117
	[occupation=Working]	0 ^b	.	.	0	.	.	.
Rs.2000/- to Rs.4000/-	Intercept	-.243	.476	.260	1	.610		
	famincome	.000	.000	.650	1	.420	1.000	1.000
	[occupation=Non-working]	.218	.487	.202	1	.653	1.244	.479
	[occupation=Working]	0 ^b	.	.	0	.	.	.
Rs.4000/- to Rs.7000/-	Intercept	.732	.454	2.604	1	.107		
	famincome	.000	.000	2.258	1	.133	1.000	1.000
	[occupation=Non-working]	.176	.460	.147	1	.701	1.193	.484
	[occupation=Working]	0 ^b	.	.	0	.	.	.

a. The reference category is: Rs.4000/- to Rs.7000/-.

b. This parameter is set to zero because it is redundant.

The Pearson's Chi square statistics in the goodness of fit table is 143.993, and the p-value =0.484>0.05, which means it is statistically insignificant, and therefore based on this measure, the model fits the data well. In the Model fitting information table it can be seen from the "Sig." column that $p = .056$, which means that the full model statistically significantly predicts the dependent variable better than the intercept-only model alone. The Likelihood Test Ratio shows that neither family income, nor occupation is statistically significant as in both the cases $p < 0.05$. The Parameter Estimates table also does not show any statistically significant value for any of the parameters. Hence, the overall study says it is more likely that average spending does not depend on family income and occupation of the lady.

Hypothesis 6:

H0: There is no relationship between the family income and the influence of husband in the shopping expenditure for kids

H1: There is a relationship between the family income and the influence of husband in the shopping expenditure for kids

t-Test: Two-Sample Assuming Equal Variances

	<i>Family income per annum</i>	<i>Is your shopping expenditure influenced by your husband?</i>
Mean	1022344.828	2.926108374
Variance	6.12457E+11	1.276691216
Observations	203	203
Pooled Variance	3.06228E+11	
Hypothesized Difference	Mean	0
Df	404	
t Stat	18.61257856	
P(T<=t) one-tail	1.38249E-56	
t Critical one-tail	1.648634049	
P(T<=t) two-tail	2.76498E-56	
t Critical two-tail	1.965853275	

Thus the two-tail P-value for this test is <0.05 , and the $t= 18.61$, which shows it is statistically significant. Hence we reject the null hypothesis, as we found that there is a relationship between the family income and the influence of husband in shopping expenditure for kids.

CONCLUSION

The study was done with the main objective to find out whether working and non-working mothers behave in different manner while taking purchase decision for their kids in terms of the constructs like amount of spending, influence of husband in purchase decision making, age of the mother, family income, or the number of kids they have, and the like. From the overall study it is found that though family income is not a good predictor for spending pattern, but definitely a working mother's income has some role to play in spending amount. Women enjoy a lot while shopping for kids and the most inclination they have towards buying clothes for them. Husband's influence for these kinds of purchase decisions definitely depends on the overall family income. No doubt the age of a lady is an important predictor relating to the frequency of visit in various retail outlets. With changing marketing environment and the changing role of females in our society, along with higher education and exposure through various media, these ladies have become a big share of the consuming crowd of Mumbai, and they needs to be understood and served better. Regular study will help to realize the required changes in marketing communication and proper need identification.

MANAGERIAL IMPLICATION

The study revealed certain interesting facts about how Mumbai moms behave while making a purchase decision and what are the areas or factors on which a marketer can look upon to attract these Moms more towards their products. A typical finding about buying for kids to surprise them gives a direction towards requirement of implementing this in communication strategy. Not much difference as such is found in the purchase behavior between working and non-working females, which says that with one or two children moms are equally conscious and show almost similar kind of buying behavior. The major motivating factors found while purchasing for kids are discounts (which shows that city moms consider value for money), the feeling of happiness while buying for kids, gifting kids as reward and

sometimes surprising them etc. This means, marketers should focus more on exposure for their products so that these moms are directly targeted.

Limitation of the Study and Scope for Future Research

In an article in Experian, dated January 29, 2015, five different segments were identified—Striving Moms (achiever), Conventional Moms (social), Alpha Moms (sophisticated), Modest Moms (conservative), Maverick Moms (bold). This study has not considered these psychographic variables and hence the study could be further extended. The study was conducted during the last part of 2016. As marketing is very dynamic by nature, there may be certain other factors which is overlooked. As stated earlier, the total female population of Mumbai is 8,522,641 out of which 1,137,416 are non-working. Hence that data taken from 203 respondents may not be representative enough to generalize the findings. Study can be done with more number of respondents and covering other big cities, and also the impact of many other variables like geo-demographic factors, place of staying, etc. could be studied.

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