

The Changing Perception and Buying Behavior of Women in Kathmandu Valley

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Abstract

This study examines the factors influencing the changing perception and buying behavior of women in Kathmandu valley. Buying behavior of women and changing perception of women are the selected dependable variable. The selected independent variables are psychological factor, economic factor, perceived value, brand image and perceived usefulness. The primary source of data is used to assess the opinions of the respondents regarding the changing perception and buying behavior of women in Kathmandu valley. The study is based on primary data of 154 respondents. To achieve the purpose of the study, structured questionnaire is prepared. The correlation coefficients and regression models are estimated to test the significance and different factors influencing the changing perception and buying behavior of women in Kathmandu valley.

The study showed that psychological factor has a positive impact on buying behavior of women and changing perception of women. It indicates that increase in psychological factor leads to increase in buying behavior of women and changing perception of women. Likewise, economic factor has a positive impact on changing perception of women and buying behavior of women. It indicates that increase in economic factor leads to increase in changing perception of women and buying behavior of women. Similarly, perceived value has a positive impact on buying behavior and changing perception of women. It means that perceived value in the organization leads to increase in buying behavior of women and changing perception of women. Moreover, brand image has a positive impact on buying behavior of women and changing in perception of women. It indicates that better the brand image, higher would be the buying behavior of women and changing perception of women. In addition, perceived usefulness has a positive impact on buying behavior of women and changing perception of women. It reveals that most effective perceived usefulness leads to increase in buying behavior of women and changing perception of women.

Keywords: psychological factor, economical factor, perceived value, brand image, buying behavior of women, changing perception of women, perceived usefulness.

1. Introduction

Women buying behavior of every individual is different from other depending on buying choices which is influenced by buying habits and choices that are turn tampered by psychological and social drivers that affect purchase decision process (Barlow, 2004). Buying behavior of women is a generic term which explains the women choice or preferences for a particular product (Gahlawat *et al.*, 2014). Buying behavior of women refers to the study of

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individuals in which they employ to choose, utilize and set out products and services to fulfill their needs and wants (Khaniwale, 2015). Buying behavior of women is the process of selection, purchase and consumption of goods and services for the satisfaction of their wants (Ramya and Ali, 2018).

Different women's behave differently, which shows the change over a period of time depending on the nature of products. Ornaments are seen as a symbol of status in most cultures except christian and buddhist (Jain, 2004). Even in the Bangladeshi customs and traditions, buying women ornaments is a formidable part of showcasing. Traditionally Bangladesh is known as the finest gold ornaments producer (Sultana *et al.*, 2015). Buying of ornaments is an essential part of Bangladeshi people especially in the occasion of birthday, marriage ceremony, religious ceremonies (Chitradevi, 2017).

Stallworth (2008), buying behavior of women as a set of activities which involves the purchase and use of goods and services which resulted from the women's emotional and mental needs and behavioral responses. It is believed that efforts of better understanding the buying behavior of women, companies also engage in advertising and promotion activities to influence the women's purchasing decision (Lancaster & Williams, 2002)

According to Seyoum (2017), there is a significant difference among participants based on demographic variables because of effect of psychological factors on buying behavior of women. Khuong and Duyen (2016) argued that personal factors decisions are influenced by age, gender, background, culture, and other personal issues. Lee (2017) indicated that if the economy is strong, women have more purchasing power and money is pumped into the thriving economy.

Rani (2014) stated that culture refers to the part of every society who shares the same values based on a common experience or a similar lifestyle. According to Agago *et al.* (2015), personal factors help to motivate the women buying behavior. Lautiainen (2015) revealed that there is a significant relationship between personal and buying behavior of women. Furaiii *et al.* (2012) indicated that there is a significant relationship between psychological factors and buying behavior of women. Beckett *et al.* (2000) indicated that there is a positive relationship between social factors and buying behavior of women.

Hajli (2014) stated that social factors facilitate through social media and develop a supportive climate. Such a climate in turn attracts many more individuals to come online and take part in social interactions. Beckett *et al.* (2000) showed that social factors help to encourage or coerce individuals

into repeated behavior patterns. Jisana (2014) suggested that the influence of culture on buying behavior varies from country to country. The study showed that there is a positive relationship between cultural factors and buying behavior of women. Krystallis and Chryssohoids (2005) showed a positive relationship between economic factors and buying behavior of women. Lee (2017) indicated that if the economy is strong, women's have more purchasing power and money is pumped into the thriving economy. Lawn and Zanna (2013) stated that smaller the women's family size, the higher the income and savings of such women's.

Rani (2014) argued that social factor refers to groups (reference groups, aspirational groups and member groups), family, roles and status. According to Constantinides (2004), psychological factors are those who are playing a crucial role in helping online customers unfamiliar with the vendor or unfamiliar with online transactions to overcome fears of fraud and doubts as to the trustworthiness of the Web site and vendor. People often influence a women purchase decision. In the mobile app context, it is found that price/value for money and emotional value would have strong direct effects on the user's intention to pay for a mobile app (Hsu and Lin, 2015).

Brosekhan and Velayutham (2012) argued that women behavior itself emerged as a distinct field of study and is characterized by two broad paradigms, the positivist and the non-positivist. Nisar (2014) showed that the behavior of women is temporary for short time not permanently. Assael (1995) stated that women's determine the sales and profits of a firm by their purchasing decisions. As such, their motives and actions determine the economic viability of the firm. Mowen (1993) showed that women behavior focuses on buying units in an attempt to include not only the individual but also groups that purchase products or services. Online shopping is increasingly becoming attractive with penetration of the Internet in the modern times. Alba *et al.* 1997, It saves time and offers convenience, reduces the costs which otherwise would have been incurred on searching the goods. Fischer & Reuber (2007) stated that most of the studies on these concepts have been carried out in the context of traditional distribution channels particularly regarding the distribution of tangible products. Nielsen (1994) suggested that usability concerns the ease with which the user is capable of learning to manage the system, the ease of memorizing the basic functions.

According to Hill *et al.* (2007), improving women satisfaction is going to be extremely difficult because the organization wants to focus on controlling or reducing costs. Hasan and Nasreen (2012) analyzed the post purchase behavior of consumers' experienced and identified probable

solutions to overcome the problems in buying behavior. Thagunna and Khanal (2013) stated that packaging and appeal of the product are important in the Nepalese women's purchasing decision. Asha (2014) examined the research worker seeks to look into factors that determine the behavior of women towards branded and non-branded products. Subba (2001) examined that most women go for more than one time health care and their second visits provided significant satisfaction. Pelsmacker *et al.* (2005) stated that personal values describe characteristics of women's that socio-demographic variables cannot capture. Carrington *et al.* (2010) analyzed the intentions-behaviour gap that identifies significant relationships between the attitudes and intentions of ethically minded women's.

Carter (2013) stated that the mental, emotional and physical activities that people engage in when selecting, purchasing, using and disposing of products and services so as to satisfy needs and desires. Anjita (2022) stated how people behave in terms of their constantly shifting needs and desires as they look for, buy, use, and evaluate goods and services they believe will satisfy their needs and wants.

In the context of Nepal, Shrestha (2016) revealed that women behavior has direct relationship with personal factors and behavior of the women's. Agrawal (2014) stated that opinion of friends, families and other peoples has an influence on buying decision of women. Adhikari (2016) found that there is a significant positive relationship with annual amount spent on apparels and appearances. Schiffman & Kanuk (1997) stated that firstly women satisfy lower-level needs before attending to higher-level needs. Lawan & Zanna (2013) stated that smaller the women's family size or dependents, the higher the income and savings of such women, this will in turn influence the women to favor more expensive products.

The above discussion shows that the empirical evidences vary greatly across the studies on changing perception and buying behavior of women. Though there are above mentioned empirical evidences in the context of other countries and in Nepal, no such findings using more recent data exist in the context of Nepal. Therefore, in order to support one view or the other, this study has been conducted.

The main purpose of the study is to analyze the changing perception and buying behavior of women in Kathmandu valley. Specifically, it examines the psychological factor, economic factor, perceived value, brand image and perceived usefulness on changing perception and buying behavior of women in Kathmandu valley.

The remainder of this study is organized as follows. Section two describes the sample, data and methodology. Section three presents the empirical results and the final section draws the conclusion.

2. Methodological aspects

The study is based on the primary data. The data were gathered from 154 respondents through questionnaire. The respondents' views were collected on compensation, work life balance, promotion, training and development, leadership style, career opportunity and employee retention. The study used descriptive and casual comparative research design.

The model

The model estimated in this study assumes that buying behavior of women in Kathmandu valley depends on changing perception of women, psychological factors, economic factors, perceived value, perceived usefulness and buying behavior of women. Therefore, the model takes the following form:

$$BBW = B_0 + B_1PF + B_2EF + B_3PV + B_4PU + B_5BI + e$$

Where,

BBW = Buying behavior of women

CPW= Changing perception of women

PF = Psychological factors

EF = Economic factors

PV = Perceived value

PU=Perceived usefulness

BI=Brand image

Brand image was measured using a 5-point Likert scale where respondents were asked to indicate the responses using 1 for strongly agree and 5 for strongly disagree. There are 5 items and sample items include "Brand image of the product/goods I purchased will increase my status in the society", "Brand image is an attraction for me to purchase goods" and so on.. The reliability of the items was measured by computing the Cronbach's alpha ($\alpha = 0.616$).

Buying behavior of women was measured using a 5-point Likert scale where the respondents were asked to indicate the responses using 1 for strongly agree and 5 for strongly disagree. There are 5 items and sample items include "I repeatedly buy the goods that is of high quality", "I want to buy the

goods that has attractive design.” and so on. The reliability of the items was measured by computing the Cronbach’s alpha ($\alpha = 0.723$).

Changing perception of women was measured using a 5-point Likert scale where the respondents were asked to indicate the responses using 1 for strongly agree and 5 for strongly disagree. There are 5 items and sample items include “Quality plays a vital role in developing a positive or negative perception among the consumers.”, “I am willing to pay high price for best quality”, and so on. The reliability of the items was measured by computing the Cronbach’s alpha ($\alpha = 0.789$).

Perceived usefulness was measured using a 5-point Likert scale where the respondents were asked to indicate the responses using 1 for strongly agree and 5 for strongly disagree. There are 5 items and sample items include “I am more concerned with the quality of my products rather than its looks”, “I often lookout for new products or brands that will add to my uniqueness”, and so on. The reliability of the items was measured by computing the Cronbach’s alpha ($\alpha = 0.763$).

Perceived value was measured using a 5-point Likert scale where the respondents were asked to indicate the responses using 1 for strongly agree and 5 for strongly disagree. There are 5 items and sample items include “I seek the approval of my products from my family, friends or co-workers/peers”, “I focus on the quality of the product”, and so on. The reliability of the items was measured by computing the Cronbach’s alpha ($\alpha = 0.622$).

Economic factors was measured using a 5-point Likert scale where the respondents were asked to indicate the responses using 1 for strongly agree and 5 for strongly disagree. There are 5 items and sample items include “I believe that the total family income also influences my buying behavior”, “Poor people cannot afford high standard quality products”, and so on. The reliability of the items was measured by computing the Cronbach’s alpha ($\alpha = 0.532$).

Psychological factors was measured using a 5-point Likert scale where the respondents were asked to indicate the responses using 1 for strongly agree and 5 for strongly disagree. There are 5 items and sample items include “The purchase decision of an individual rests on their attitude”, “I tend to make the decision based on my experiences”, and so on. The reliability of the feature was measured by computing the Cronbach’s alpha ($\alpha = 0.728$).

The following section describes the independent variables used in this study along with hypothesis formulation.

Psychological factors

According to Constantinides (2004), psychological factors are those who are playing a crucial role in helping online customers unfamiliar with the vendor or unfamiliar with online transaction to overcome fears of fraud and doubts as to the trustworthiness of the website and vendor. Park and Kim (2003) showed that there is a positive relationship between psychological factors and buying behavior of women. Stavkova and Toufarova (2008) indicated that there is a positive relationship between psychological factors and buying behavior of women. The psychological factors that influence an individual's decision to make a purchase are further categorized into the individual's motivations, perceptions, learning and his beliefs and attitudes (Callwood, 2013). Based on it, this study develops the following hypothesis:

H₁: There is a positive relationship between psychological factors and buying behavior of women.

Economic factors

According to Rani (2014), economic factors are those factors that talk about the level of sales in the market and the financial position of the consumer. Shashikiran and Madhavaiah (2015) stated that there is a significant relationship between economic factors and buying behavior of women. Krystallis and Chryssohoidis (2005) stated that there is a positive relationship between economic factors and buying behavior of women. Furaili *et al.* (2012) stated that a person's economic situation affects product choice and the result indicates that there is a positive relationship between economic factors and buying behavior of women. Based on it, this study develops the following hypothesis.

H₂: There is a positive relationship between economic and buying behavior of women.

Perceived value

People evaluate events based on their value system. Perceived value refers to the purchaser's perception of the utility provided by a given product (Hsiao, 2013). Perceived value can be enhanced either by increasing the benefits provided or reducing the sacrifice(s) required (Yeh *et al.*, 2016). According to Yang *et al.* (2016), perceived value is a clear antecedent of adoption intention. Consumers' perceived value is the core construct and foundation in all relational exchange activities (Wu *et al.*, 2014). Raikumar (2011) showed that functions/performance of a mobile phone, mobile phone quality plays an important role in the purchase decision of the Smartphone.

Incentivizing purchase of green energy might be a short-term strategy, but cannot be considered a long term and lasting solution (Herbes and Ramme, 2014). Based on it, this study develops the following hypothesis:

H₃: There is a positive relationship between perceived value and buying behavior.

Perceived usefulness

Perceived usefulness is the significant predictor of attitude to embrace wearable devices (Sabbir *et al.*, 2020). Kim & Shin (2015) found that there is a significant positive relationship between perceived usefulness and buying behavior. Chau *et al.* (2019) found perceived usefulness as a significant predictor of behavioral intention to adopt wearable devices. Cheung *et al.* (2020) found perceived usefulness as the strongest predictor of behavioral intention. Tsai *et al.* (2020) reported non-significant relationship between perceived usefulness and behavioral intention. Based on it, this study develops the following hypothesis:

H₄: There is a positive relationship between perceived usefulness and buying behavior.

Brand image

Brand Image is the general impression of a brand that consumers hold in their minds (Kotler, 2008). Rahim *et al.* (2016) found that there is a positive relationship between product features, brand name, social influence, and product sacrifice and purchase decision of smartphones. Brand image positively influences the buying behavior of the customer (Johnson & Puto, 1987). Rizwan *et al.* (2012) found that both brand image and purchase decision have a significant positive relationship with each other. Similarly, Tariq *et al.* (2013) mentioned that there is a strong relationship between brand image and purchase decision. Kapferer (2008) mentioned two routes or models in brand development. Based on it, this study develops the following hypothesis:

H₅: There is a positive relationship between brand image and buying behavior.

3. Results and discussion

Correlation analysis

On analysis of data, correlation analysis has been undertaken first and for this purpose, Kendall's Tau correlation coefficients along with means and standard deviations have been computed, and the results are presented in Table 1.

Table 1

Kendall's Tau correlation coefficients matrix

This table presents Kendall's Tau coefficients between dependent and independent variables. The correlation coefficients are based on 154 observations. The dependent variables are BBW (buying behavior of women) and CPW (changing perception of women). The independent variables are PF (psychological factor), EF (economic factors), PV (perceived value), BI (Brand image) and PU (perceived usefulness).

Variables	Mean	S.D.	PF	EF	PV	BI	PU	BBW	CPW
PF	1.90	0.47	1						
EF	1.89	0.54	0.423**	1					
PV	1.83	0.50	0.479**	0.511**	1				
BI	1.84	0.95	0.407**	0.406**	0.585**	1			
PU	1.78	0.52	0.350**	0.449**	0.503**	0.597**	1		
BBW	1.85	0.59	0.322**	0.341**	0.361*	0.278**	0.355**	1	
CPW	1.85	0.58	0.267	0.357	0.386	0.368	0.430	0.672	1

Note: The asterisk signs (**) and (*) indicate that the results are significant at one percent and five percent levels respectively.

Table 1 shows the Kendall's Tau correlation coefficients of dependent and independent variables. Table shows that psychological factor is positively correlated to buying behavior of women. It means that increase in psychological factor leads to increase in buying behavior of women. Similarly, there is a positive relationship between economic factor and buying behavior of women. It means that increase in economic factor leads to increase in buying behavior of women. Likewise, perceived value has a positive relationship with buying behavior of women. It shows that increase in perceived value leads to increase in buying behavior of women. Furthermore, there is a positive relationship between brand image and buying behavior of women. It indicates that increase in brand image leads to increase in buying behavior of women. In contrast, perceived usefulness has a positive relationship with buying behavior of women. It indicates that increase in perceived usefulness leads to increase in buying behavior of women.

Similarly, the result also shows that psychological factor ratio is positively correlated with the changing perception of women. It indicates that increase in psychological factor leads to increase in changing perception of women. Likewise, there is a positive relationship between economic factor and changing perception of women. It indicates that increase in economic factor leads to increase in changing perception of women. In addition, perceived value is positively related to changing perception of women. It shows that increase in perceived value leads to increase in changing perception of women. Furthermore, there is a positive relationship between brand image

and changing perception of women. It indicates that increase in brand image leads to increase in changing perception of women. In addition, perceived usefulness has a positive relationship with changing perception of women. It means that increase in perceived usefulness leads to increase in changing perception of women.

Regression analysis

Having indicated the Kendall's Tau correlation coefficients, the regression analysis has been carried out and the results are presented in Table 2. More specifically, it presents the regression results of intention to use, perceived usefulness, perceived ease of use, trustworthiness, IT skills, Internet access and youth perception of digital wallets.

Table 2

Estimated regression result of psychological factor, economic factors, brand image, perceived value and perceived usefulness provided by changing perception and buying behavior of women in Kathmandu valley

The results are based on 154 observations using linear regression model. Where the dependent variable is BBW (buying behavior of women) and changing perception of women (CPW). The independent variables are PF (psychological factor), EF (economic factors), BI (brand image), PV (perceived value) and PU (perceived usefulness).

Model	Intercept	Regression coefficients of					Adj. R_bar²	SEE	F-value
		PF	EF	PV	BI	PU			
1	0.882 (0.509)	4.831 (5.485)**					0.160	0.5446	30.081
2	0.949 (6.062) **		0.479 (6.011) **				0.187	0.5358	36.132
3	0.830 (5.265) **			0.560 (6.749) **			0.226	0.5229	45.555
4	1.180 (8.100) **				0.366 (4.864) **		0.129	0.5545	23.659
5	0.871 (5.834) **					0.552 (6.863) **	0.232	0.5209	47.095
6	0.671 (3.767) **	0.201 (1.845)	0.421 (4.432) **				0.248	0.5074	26.221
7	0.533 (3.050) **	0.020 (0.176)	0.287 (2.934) **	0.402 (3.749) **			0.308	0.4868	23.367
8	0.049 (2.882) *	-0.032 (0.274)	0.269 (2.792) *	0.262 (2.211) *	0.231 (2.563) *		0.333	0.4780	20.061
9	0.357 (2.114) *	-0.016 (0.142)	0.188 (1.989)	0.156 (1.335)	0.111 (1.205)	0.381 (3.812) **	0.388	0.4577	20.411

Notes:

- Figures in parenthesis are t-values
- The asterisk signs (**) and (*) indicate that the results are significant at one percent and five percent level respectively.
- Buying behavior of women dependent variable

The regression results show that the beta coefficients for psychological factors are positive with the buying behavior of women. It indicates that psychological factors has a positive impact on buying behavior of women.

This finding is consistent with the findings of Nawab and Bhatti (2011). Likewise, the beta coefficients for economic factor are positive with buying behavior of women. It means that economic factor has a positive impact on buying behavior of women. This finding is consistent with the findings of Deckop *et al.* (2006). In addition, the beta coefficients for perceived value are positive with buying behavior of women. It indicates that perceived value has a positive impact on buying behavior of women. This result is consistent with the findings of Janjua and Gulzar (2014). Further, the beta coefficients for brand image are positively related with buying behavior of women. It implies that brand image has a positive impact on buying behavior of women. This finding is consistent with the findings of Neog and Barua (2015). The beta coefficients for perceived usefulness are positively related with buying behavior of women. It indicates that perceived usefulness balance has a positive impact on buying behavior of women. This finding is consistent with the finding of Sindhuja and Subramanian (2020).

Table 3

Estimated regression result of psychological factor, economic factors, brand image, perceived value and perceived usefulness provided by changing perception and buying behavior of women in Kathmandu valley

The results are based on 154 observations using linear regression model. Where the dependent variable is BBW(buying behavior of women)and changing perception of women(CPW). The independent variables are PF(psychological factor), EF(economic factors),BI(brand image),PV(perceived value) and PU(perceived usefulness).

Model	Intercept	Regression coefficients of					Adj. R_bar ²	SEE	F-value
		PF	EF	PV	BI	PU			
1	0.882 (0.509)	4.831 (5.485)**					0.160	0.5446	30.081
2	0.949 (6.062)**		0.479 (6.011)**				0.187	0.5358	36.132
3	0.830 (5.265)**			0.560 (6.749)**			0.226	0.5229	45.555
4	1.180 (8.100)**				0.366 (4.864)**		0.129	0.5545	23.659
5	0.871 (5.834)**					0.552 (6.863)**	0.232	0.5209	47.095
6	0.671 (3.767)**	0.201 (1.845)	0.421 (4.432)**				0.248	0.5074	26.221
7	0.533 (3.050)**	0.020 (0.176)	0.287 (2.934)**	0.402 (3.749)**			0.308	0.4868	23.367
8	0.049 (2.882)*	-0.032 (0.274)	0.269 (2.792)*	0.262 (2.211)*	0.231 (2.563)*		0.333	0.4780	20.061
9	0.357 (2.114)*	-0.016 (0.142)	0.188 (1.989)	0.156 (1.335)	0.111 (1.205)	0.381 (3.812)**	0.388	0.4577	20.411

Notes:

- Figures in parenthesis are t-values.
- The asterisk signs (**) and (*) indicate that the results are significant at one percent and five percent level respectively.
- Changing perception of women is dependent variable.

The regression results show that the beta coefficients for psychological factors are positive with the changing perception of women. It indicates that has a positive impact on changing perception of women. This finding is consistent with the findings of Zelezny *et al.* (2000). Likewise, the beta coefficients for economic factor are positive with changing perception of women. It means that economic factor has a positive impact on changing perception of women. This finding is consistent with the findings of Furaili *et al.* (2012). In addition, the beta coefficients for perceived value are positive with changing perception of women. It indicates that perceived value has a positive impact on changing perception of women. This result is consistent with the findings of (Singh and Hoge, 2010). Further, the beta coefficients for brand image are positively related with changing perception of women. It implies that brand image has positive impact on changing perception of women. This finding is consistent with the findings of (Sharma, 2019). The beta coefficients for perceived usefulness are positively related with changing perception of women. It indicates that perceived usefulness balance has positive impact on changing perception of women. This finding is consistent with the finding of (Nupur, 2022).

4. Summary and conclusion

Women buying behavior of every individual is different from other depending on buying choices which is influenced by buying habits and choices that are turn tampered by psychological and social drivers that affect purchase decision process. Buying behavior of women is the study of individuals, groups or organizations and the process they use to select, secure, and dispose of products, services, experiences, or ideas to satisfy needs and the impacts that these processes have on the women and society.

This study attempts to examine the factors influencing buying behavior and changing perception of women in Kathmandu valley. The study is based on primary data with 154 observations.

The study also shows that psychological, economical, perceived value, brand image and perceived usefulness have positive relationship with the buying behavior and changing perception of women. The study concludes that psychological, economical, perceived value, brand image and perceived usefulness have a significant role in increasing buying behavior of women in Kathmandu valley. The study also concludes that brand image followed by economic factor and perceived value are the most influencing factors that explains the changes in perception of women buying behavior.

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