

## **Co-Relation Coefficient of Personal Profile of the Respondents with Buying Practices for the Purchase of Durables**

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### **ABSTRACT**

Marketer and non-marketer dominated sources of information are revolution for consumer buying practices. These sources help the buyers to rationalize their purchase of products in terms of durable goods. Review of literature in this area had mainly focused on role of advertisement, their impact on children buying practices, impact of sales promotion, impact of sources during purchase of durable goods etc.. However, not much emphasize had been laid on the extent of influence of both marketer and non-marketer dominated sources of information with complete focus on durable goods. Also, Middle income group had found to be the real demand base for manufactured products. Therefore, this income group had been selected as the target group for the present study. Keeping these aspects in view, the present study was planned with the specific objectives “To study the co-relation coefficient of personal profile of the respondents with buying practices for the purchase of durable goods”. For the purpose of data collection, survey technique using an interview schedule was used. Total sample of 600 middle income group families of South Delhi was considered to be adequate for conducting the study. Analysis was done by comparing the mean score values for all the durables with the personal profile of the respondents.

**Keywords:** Marketer sources of information, Non-marketer dominated sources of information, Consumer Behaviour, Personal profile, Durable goods, Buying Practices

### **INTRODUCTION**

India's economy transitioned in the early 1990s from a supply-constrained to a demand-driven market as rising middle-class purchasing power increased consumption of branded and sophisticated products. Although economic growth reached nearly 9% by 2007–08, a slowdown began in 2008 due to global recession, tight monetary policies, and reduced domestic and foreign investment, impacting industries like textiles, metals, IT, and real estate, while sectors such as consumer goods, telecom, cement, and pharmaceuticals remained strong. The expanding middle class—one of the largest consumer groups globally—has driven this consumption growth, being status-conscious, open to new ideas, and heavily influenced by various information sources. These include marketer-dominated sources such as advertising, sales

promotions, publicity, PR, and sales force, as well as non-marketer sources like news, reviews, and reference groups, with personal recommendations often considered more credible. Consumers follow a five-stage decision-making process (need recognition, information search, evaluation of alternatives, purchase decision, and post-purchase behaviour), influenced by different family members who play roles like initiator, influencer, decider, buyer, and user. Post-purchase satisfaction leads to repeat buying and loyalty, while dissatisfaction generates negative word-of-mouth, harming businesses. The study aims to find the correlation coefficient of personal profile of the respondents with buying practices for the purchase of durables (TVs, refrigerators, washing machines, microwaves, air conditioners).

Review of literature has shown that Youn and Faber (2000) found that the emotions strongly influence the

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buying behaviour. Supporting it, Babin and Babin (2001) in his study found that consumers purchasing intentions and spending cash were largely influenced by emotions. It was also studied that both corporate image and brand image could support or destroy consumers' beliefs about value gained, thereby, indirectly influencing customer attitude and behaviour (Abdullah *et al.*, 2000). Other research suggested that positive interactions and communication build favourable image, while unpleasant interactions lead to unfavourable image (Coombs and Holladay, 2006).

As far as decision making is concerned it was reviewed by Kapoor (2001). He collected information from families in Delhi with regard to their roles across stages of purchase decision-making for six durables—televisions, refrigerators, washing machines, personal computers, audio systems, and cars. It was found that individual members were associated with multiple roles. Belch *et al.* (2005) proposed that since teenagers are high users of the Internet, they had greater access to market information which could impact their influence in family decision making. Gupta *et al.* (2002) found that although the demand was initiated and influenced mostly by the female members of the house, the final decision and payment was done mostly by male members of the household. It was also reviewed that the relation between satisfaction and loyalty was influenced by characteristics of the consumer such as age and income (Homburg and Giering, 2001).

## METHODOLOGY

The present research has been carried out to study the "Co-relation Coefficient of personal profile of the respondents with buying practices for the purchase of durable." The details of these steps and procedures have been presented as under:

### Definitions:

To ensure the development of appropriate instruments for the present investigation, certain terms have been defined as follows:

**Marketer Dominated Sources:** are the sources of information which are under the control of marketers and their main motive is to promote the sales. They reach the target audience through mass media (Advertising, Sales Promotion, Publicity and Public relations) and

personally (Sales force) to influence the purchase of the buyer (Shrivastav and Khandani, 2002).

**Non-Marketer Dominated Sources:** are the sources of information which have no vested interest in promoting the product. They influence the purchase of the buyer through mass media (News, reviews, programmes and happenings) and personally (Reference group) (Shrivastav and Khandani, 2002).

**Consumable Durable Goods:** are those which do not quickly wear out, or more specifically, it yield services or utility over time rather than being completely used up when used once. Most goods are therefore, durable goods to a certain degree. These are goods that can last for a relatively long time, such as refrigerators, cars, DVD players, washing machine, air conditioner etc. (Sullivan and Sheffrin, 2003).

### Selection of Durable:

In order to fulfill the first objective of the study *i.e.*, to identify the most commonly used durable goods by middle class families, the Annual Issue 2006, of Confederation of Indian Industry (CII) was used, which highlighted the list of sale of consumable durables, having maximum sale in the last five years. From the list, top five durables that had maximum sale in the past five years in the market, were selected. These were:

- Television
- Washing Machine
- Refrigerator
- Microwave
- Air Conditioner

### Sampling Procedure:

The sample of the present study consisted of families belonging to middle income group. This income group was chosen because of the following reasons:

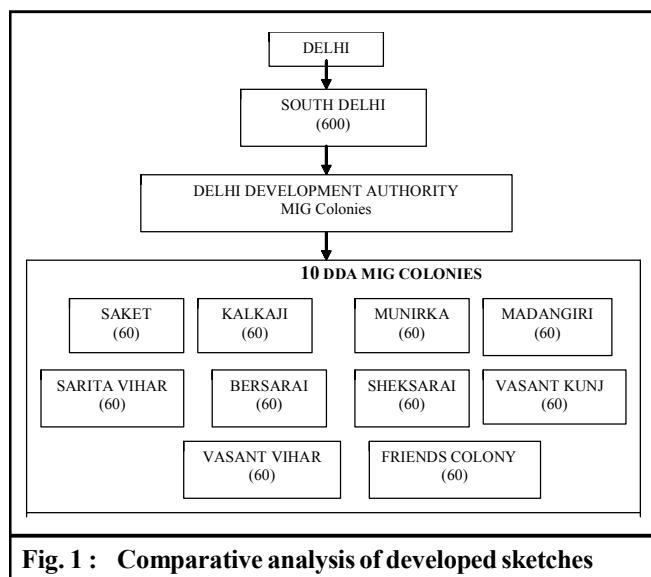
1. This group has a budget constrain and therefore, face lot of problems during decision making.
2. They majorly constitute the market and they therefore, mainly create demand and supply in the market.
3. This group along with being status conscious, is also a security seeker.
4. This class is oriented towards "value for money" and they, judiciously balance out the benefits and prices and make value-optimized decisions.

### **Inclusion Criteria of the subject:**

1. They must belong to the Middle income group.
2. The families should have purchased atleast two durables in the last five years, from the list of durables identified for the present study.
3. Respondents should be the main decision maker, for the purchase of either selected durable and non-durable goods or both may be either husband or wife *or* both husband and wife *or* husband, wife and children.

### **Sample Selection and Sample Size:**

For sample selection, a list of MIG colonies of South Delhi was obtained from Delhi Development Authority (DDA). From the list, 10 colonies were selected by lottery system. In order to select the families from each colony, a list of residents was obtained from the Resident welfare association. Random sampling was done for each colony, to select 60 families who fulfill the inclusion criteria. Hence, a total sample of 600 middle income group families of South Delhi, were interviewed for the study (Fig. 1).



### **Locale of the Research:**

The study was conducted in the metropolitan city of Delhi. For collecting information, South Delhi was selected as the locale, for the following reasons:

1. Easy to identify and accessibility of large number of middle income group families.
2. Easy accessibility of the area to the researcher.

### **Development of Tool for the Study:**

In order to elicit detailed and accurate information,

on “Co-relation Coefficient of personal profile of the respondents with buying practices for the purchase of durable”, an interview schedule was developed. A structured interview schedule, comprising of both close-ended and open-ended questions was formulated.

### **Pre-Testing of the Tool:**

A pretest was performed to ensure the language clarity and applicability of the interview schedule. The analysis of the pre-test showed that the respondents found interview schedule quite long. Therefore, investigator re-worked on the schedule and eliminated few repetitive and unwanted.

### **Collection of Data:**

After pre-testing of interview schedule, the final format was prepared. The process of collection of data was spread over a long period of time and it took nearly one year for data collection. The Subject of study being very personal, informative and crucial, it took time to establish rapport with the respondents before interview schedule could be administered on the subjects to collect data. This made the process of interviewing very interesting, but time consuming. The information was collected from the respondents under the following heads:

- Profile of the Respondents
- Co-Relation Coefficient of Personal Profile of the Respondents with Buying Practices for the Purchase of Durable.

### **Profile of the Respondents:**

The first section of the interview schedule was meant, to obtain the base line data for socio-economic background. Information was collected from the respondents on the following parameters.

**Age:** Information related to the age of respondents was collected which later on was categorized under three heads *i.e.* 25-40 yrs, 41-56 yrs and 57-72 yrs.

**Education:** Respondent's education refers to the formal education attained by the respondents. It was categorized as Undergraduate, Graduate, Post Graduate, Ph.D. and Professional Course

**Occupation:** Information on the means of livelihood of the family was collected and classified as Service, Business and Retired.

**Family Size:** Information on the number of members living together in one house was gathered and classified as Small, Medium and Large.

**Family Stage:** Information related to the stage of family life cycle of the respondents was collected under Beginning stage, Expanding Stage and Contracting stage.

**Family type:** Information related to type of family of the respondents was collected under two heads *i.e.* Nuclear and Joint family.

**Professional status of wife:** Information related to professional status of wife was collected under two heads *i.e.* Working and Non-Working.

**Monthly Expenditure:** It is the amount of money respondents spend monthly on their family. According to the maximum and minimum range of the responses obtained regarding the money spend on different items. Monthly expenditure was categorized under five heads, as follows:

- Rs. <26000
- Rs. 260001-37000
- Rs. 37001-48000
- Rs. 48001-59000
- Rs. >59000

## RESULTS AND DISCUSSION

### Personal Profile of the Respondents:

Personal profile of the respondents included their age, education and occupation, family size, family stage, family type, professional status of women and monthly expenditure of the family. The data on these aspects is tabulated in Table 1.

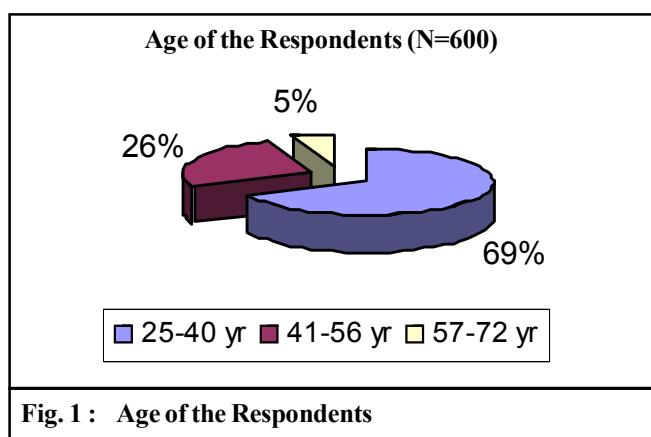
Table 1 : Personal Profile of the Respondents		
Sr. No.	Personal Characteristic	N=600
1.	Age	
	25-40 yr	412 (68.7)
	41-56 yr	156 (26.0)
	57-72 yr	32 (5.3)
2.	Education level	
	Under Graduate	10 (1.7)
	Graduate	129 (21.5)
	Post Graduate	252 (42.0)
	Ph.D.	8 (1.3)
	Professional Course	201 (33.5)

Table 1 contd..

Contd... Table 1

3.	Occupation	
	Service	501 (83.5)
	Business	77 (12.8)
	Retired	22 (3.7)
4.	Family Size	
	<4 (Small)	281 (46.8)
	4 (Medium)	186 (31)
	>4 (Large)	133 (22.2)
5.	Family Stage	
	Beginning	137 (22.8)
	Expanding	449 (74.8)
	Contracting	14 (2.3)
6.	Family Type	
	Nuclear Family	439 (73.2)
	Joint Family	161 (26.8)
7.	Professional Status of Women	
	Working	241 (40.2)
	Non-Working	359 (59.8)
8.	Monthly Expenditure (Rs.)	
	<26000	141 (23.5)
	260001-37000	309 (51.5)
	37001-48000	117 (19.5)
	48001-59000	24 (4.0)
	>59000	9 (1.5)

Analysis of the results had indicated that out of the total sample of 600, age of the respondents ranged between 25 to 72 years with highest percentage (69%) in the age group of 25 to 40 yrs, 26% were between 41 to 56 years of age, followed by very few (5.3%) belonging to the age group of 57 to 72 years (Fig. 1)



As far as education level of the respondents was concerned, it was found that the sample was well educated with 42% having post graduate degree and nearly 22% were graduates. Further, 33.5% of the sample had done some professional courses (Fig. 2)

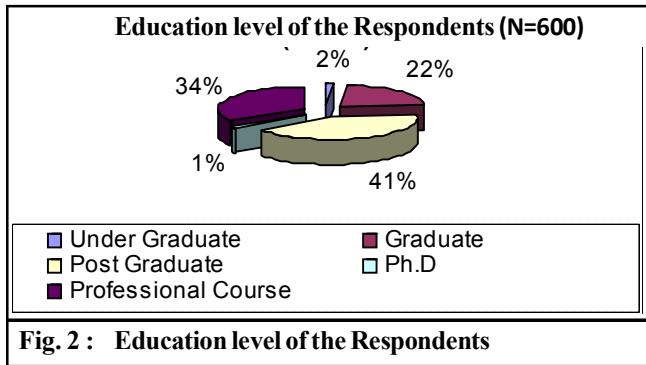


Fig. 2 : Education level of the Respondents

The sample respondents were from different types of occupations, with majority (83.5%) in service, and around 13% of them were running their own business.

An attempt was further made to analyze the respondent's family size, their stages of family life cycle and type of family. Family size of the respondents ranged between 2 to 8 members. It was found that around 47% of the respondents had small families, with nearly 22% having large families (Fig. 3).

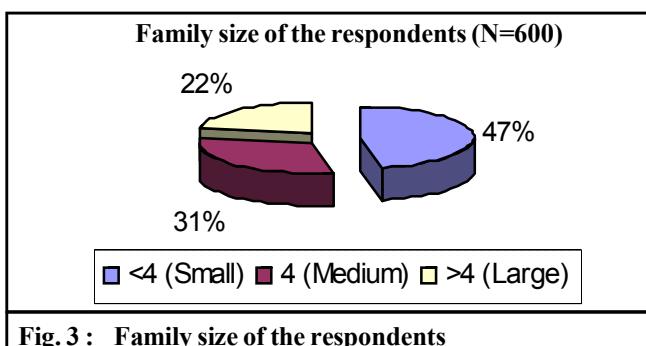


Fig. 3 : Family size of the respondents

As far as the stage of family life cycle was concerned, it was found that nearly two-third of the respondents were in the expanding stage of their family life cycle followed by 22.8% in the beginning stage, whereas 23% of them were in contracting stage of their family life cycle (Fig. 4). Further, the sample consisted of majority (73.2%) belonging to the nuclear families.

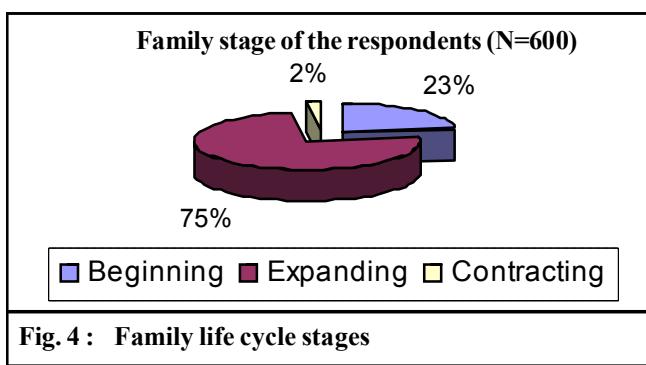


Fig. 4 : Family life cycle stages

Analysis of the professional status of women indicated that 40% of them were working with nearly 60% nonworking (Fig. 5)

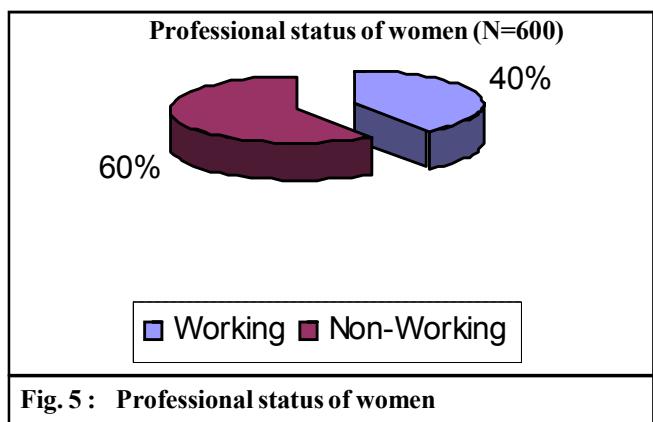


Fig. 5 : Professional status of women

Monthly expenditure of the respondents ranged from Rs. 26000-59000, and nearly half of the respondents were found spending between Rs. 260001 to Rs. 37000. Further, nearly one-fourth of the respondents were spending less than Rs. 26000 per month (Fig. 6)

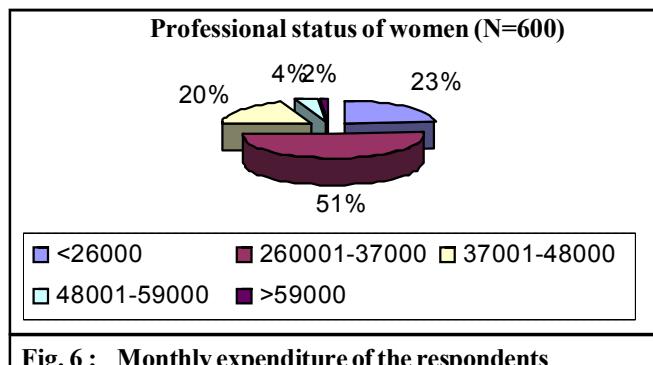


Fig. 6 : Monthly expenditure of the respondents

This discussion highlights that the sample was young and educated and were mainly were in service. They had small size family, majority were in expanding stage of family life cycle and were staying in the nuclear families. In most of the cases women's were non-working.

#### Correlation Coefficient of Personal Profile of the Respondents with Buying Practices for the Purchase of Durables:

Buying practices including mode of payment and decision making for the purchase of durables is also affected by personal factors including, age of the respondents, their family type and professional status of

**Table 2 : Correlation coefficient of Personal profile of the respondents with Buying practices for the purchase of durables**

Buying Practices	Variables				
	Age of the Respondents				
	Television (N=282)	Washing Machine (N=243)	Refrigerator (N=264)	Microwave (N=186)	Air conditioner (N=225)
Mode of payment	-.115 .053	-.136* .035	.158* .010	.320** .000	.309** .000
Decision maker	-.181** .005-	-.110 .100	0.196** .000	.208** .001	.104* .011
Family Type of the Respondents					
	Television (N=282)	Washing Machine (N=243)	Refrigerator (N=264)	Microwave (N=186)	Air conditioner (N=225)
Mode of payment	.146*** .001	.291** .000	-.136* .035	-.136* .035	.001 .990
Decision maker	.046 .442	.153* .017	.299** .000	-.061 .406	-.100 .135
Professional Status of women					
	Television (N=282)	Washing Machine (N=243)	Refrigerator (N=264)	Microwave (N=186)	Air conditioner (N=225)
Mode of payment	.133 .025	-.181** .005	-.137* .026	.291** .000	.093 .166
Decision maker	-.205** .001	-.182** .004	.011 .856	.176* .016	-.110 .100

\*\* Correlation is significant at the level .01 level (2-tailed)

\* Correlation is significant at the level .05 level (2-tailed)

women, therefore, an attempt was made to study the correlation of selected variables with mode of payment and decision making for the purchase of each durable individually, by using Pearson's correlation coefficient.

Table 2 revealed the correlation coefficient of age of the respondents, their family type and professional status of women with mode of payment used and the main decision maker for the purchase of selected durables.

- Age of the respondents was significantly correlated with mode of payment for the purchase of washing machine, refrigerator, microwave and air conditioner. While only for the purchase of television results were found insignificant.

Age of the respondents was also significantly correlated with decision making for the purchase of television, refrigerator, microwave and air conditioner. Whereas, for the purchase of washing machine the results were found insignificant. It indicates that during the purchase of washing machine, children were also involved in decision making.

- Type of family of the respondents was positively and significantly correlated with mode of payment for the purchase of all the selected durables, except air conditioner. This shows that for the purchase of air conditioner respondents also used

other modes of payment like credit card, cheque etc., other than cash.

Family type and decision making had significant relationship during the purchase of washing machine and refrigerator. Whereas, it had negative significant association with family type for the purchase of television, microwave and air conditioner. It indicates that in nuclear families, childrens were also involved in decision making for the purchase.

- Professional status of women did not have significant correlation with mode of payment, for the purchase of television and air conditioner. This shows that non-working women preferred to pay through other means than cash, for the purchase of television and air conditioner only. Professional status of women did not have significant relationship with decision making, for the purchase of refrigerator and air conditioner. This indicated that non-working women took joint decision along with other family members for the purchase of refrigerator and air conditioner.

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