

# A study of affordability of consumers during Covid pandemic and impact of gender on buying decisions of consumers

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## Abstract

Gender affects buying decisions of consumers. Women seem to find pleasure and satisfaction while they shop. Covid pandemic has contributed to a change in the working pattern. Work from home became more acceptable pattern of work which is expected to lead to saving of travelling expenses. Present paper attempts to find impact of gender on buying decisions of consumers and attempts to find out whether there is any change in the consumption pattern due to saving in travelling expenses. Researcher found no significant association between the impulsive buying of necessity products across the Gender of respondents. The affordability of the respondents to buy more products during Pandemic as they are saving on travel expenditure is found to be significantly different.

## I. Introduction

Buying decisions of consumers are affected by gender. Covid pandemic has contributed to a change in the working pattern. Work from home became more acceptable pattern of work, leading to saving of time and cost to travel to workplace. In present paper researcher attempts to find out impact of gender on buying decisions of consumers and whether there is any change in affordability of consumers during Covid pandemic as they are saving on travel expenses.

## II. Review of literature

According to Bakshi swarna (2020), men and women work differently with regard to the need recognition through the evaluation of alternatives to the post purchase behaviour with different types of stimuli and different parameters of evaluations. Women seem to find pleasure and satisfaction while they shop whereas men appear to be more disdain towards shopping. Study by V. Vijaya Lakshmi et al. (2017) pointed out that men and women approach shopping with different motives, perspectives, rationales, and considerations. Gender has an important role in consumer behaviors. The differences between men and women about expectation, want, need, life-style etc. reflect to their consumption

behaviours. According to Maria Nicola et.al. (2020) savings on petrol will not lead to rise in expenses by consumers as there is uncertainty about jobs and also as they are instructed to practise social distancing.

## III. Research Methodology

### Objectives

1. To study whether impulsive buying of necessity products is dependent on Gender.
2. To compare across gender whether making purchases make the respondents feel better.
3. To study whether purchases made during Covid pandemic made the respondents happy
4. To study whether respondents can afford to buy more products during Pandemic as they are saving on travel expenses.

### Hypothesis

1. There is a significant association between the impulsive buying of necessity products across the Gender of respondents.
2. There is a significant association between 'feeling better about purchase' and the Gender of respondents

3. There is a significant difference in the level of agreeability towards the purchase made during Covid pandemic by the respondents.

4. There is a significant difference in the affordability of the respondents to buy more products during Pandemic as they are saving on travel expenses.

#### Data collection and analysis

This study is based on primary data collected through a structured questionnaire from 80 residents of Thane city using simple random sampling. The required information was collected using Questionnaire. Data was analysed using statistical tools. Secondary sources were also referred.

#### IV. Findings of a survey

Out of 80 respondents considered for this study, 64 are aged between 18 to 25 years, 3 are aged between 25 to 40 years and 13 are aged between 40 to 60 years. Out of these 80 respondents, 2 are 10<sup>th</sup> pass, 46 are 12<sup>th</sup> pass, 19 are graduates and 13 are postgraduates. 33 respondents are Male and 47 are Female. 46 respondents have

reported their annual family income as less than Rs 2 lacs, 17 respondents between Rs 2 lacs to Rs 4 lacs, 5 have between Rs 4 lacs to Rs 8 lacs, 7 have between Rs 8 lacs to Rs 15 lacs and 5 respondents have reported annual family income to be more than Rs 15 lacs. Furthermore, 34 of these 80 respondents are in Service sector, 15 are self-employed and 31 have occupation in other fields.

To investigate the objective following hypothesis is constructed and checked for statistical significance.

**Null Hypothesis H<sub>01</sub>:** There is no significant association between the impulsive buying of necessity products across the Gender of respondents.

**Alternate Hypothesis H<sub>11</sub>:** There is a significant association between the impulsive buying of necessity products across the Gender of respondents.

To test the above Null Hypothesis Chi-square test is applied and p value is calculated. Results are shown in the table below:

Chi-Square Tests			
	Value	Df	p-value
Pearson Chi-Square	3.562 <sup>a</sup>	4	.469
N of Valid Cases	80		
a. 1 cells (10.0%) have expected count less than 5. The minimum expected count is 4.54.			

The above results indicate that the calculated p-value is 0.469. It is more than 0.05. Hence Null hypothesis is accepted, and Alternate hypothesis is rejected. It indicates that there is no significant association between the impulsive buying of necessity products across the Gender of respondents.

Number of respondents of both the genders rated in a similar fashion for the impulsive buying of necessity products. This can be observed in the following table:

I believe I impulsively bought necessity products	Gender		Total
	Male	Female	
Strongly Disagree	7	4	11

Disagree	4	10	14
Neutral	8	14	22
Agree	6	7	13
Strongly Agree	8	12	20
Total	33	47	80

The above table indicates that respondents from each category of Gender responded equally for all the ratings for the impulsive buying of necessity products. Out of 33 Male respondents 7 'Strongly disagreed', 4 'Disagreed', 8 were 'Neutral', 6 'Agreed' and 8 'Strongly agreed'. Out of 47 Female respondents 4 'Strongly disagreed', 10 'Disagreed', 14 were 'Neutral', 7 'Agreed' and 12 'Strongly agreed' that they impulsively bought necessity products.

**Null Hypothesis H<sub>02</sub>:** There is no significant association between 'feeling better about purchase' and the Gender of respondents.

**Alternate Hypothesis H<sub>12</sub>:** There is a significant association between 'feeling better about purchase' and the Gender of respondents.

To test the above Null Hypothesis Chi-square test is applied and p value is calculated. Results are shown in the table below:

Chi-Square Tests			
	Value	Df	p-value
Pearson Chi-Square	2.422 <sup>a</sup>	4	.659
N of Valid Cases	80		
a. 2 cells (20.0%) have expected count less than 5. The minimum expected count is 2.48.			

The above results indicate the calculated p-value is 0.659. It is more than 0.05. Hence Null hypothesis is accepted, and Alternate hypothesis is rejected. This indicates that there is no significant association between 'feeling better about purchase' and the Gender of respondents.

The number of respondents who felt that 'making purchases makes them feel better' is not significantly different across the gender of the respondents. Proportionate number of respondents of both the genders rated in a similar fashion 'feeling better about purchase'. This can be observed in the following table:

making purchases makes me feel better	Gender		Total
	Male	Female	
Strongly Disagree	7	8	15
Disagree	8	8	16
Neutral	8	19	27

Agree	7	9	16
Strongly Agree	3	3	6
Total	33	47	80

The above table indicates that respondents from each category of Gender responded equally for all the ratings for the 'feeling better about purchase'. Out of 33 male respondents 7 'Strongly disagreed', 8 'Disagreed', 8 were 'Neutral', 7 'Agreed' and 3 'Strongly agreed'. Out of 47 Female respondents 8 'Strongly disagreed', 8 'Disagreed', 19 were 'Neutral', 9 'Agreed' and 3 'Strongly agreed' to the statement that making purchases makes them feel better.

**Null Hypothesis H<sub>03</sub>:** There is no significant difference in the level of agreeability towards the purchase made during Covid pandemic by the respondents.

**Alternate Hypothesis H<sub>13</sub>:** There is a significant difference in the level of agreeability towards the purchase made during Covid pandemic by the respondents.

To test the above Null Hypothesis Chi-square test is applied and p value is calculated. Results are shown in the table below:

Test Statistics	
	I am happy with the purchases that I have made during pandemic
Chi-Square	27.500 <sup>a</sup>
Df	4
p-value	.000
a. 0 cells (0.0%) have expected frequencies less than 5. The minimum expected cell frequency is 16.0.	

The above results indicate that the calculated p-value is 0.000. It is less than 0.05. Hence Null hypothesis is rejected, and Alternate hypothesis is accepted that there is a significant difference in the level of agreeability towards the purchase made during Covid pandemic by the respondents.

The number of respondents who were happy with the purchases made during pandemic were significantly different from the expected number of respondents. This can be observed in the following table:

I am happy with the purchases that I have made during pandemic			
	Observed N	Expected N	Residual
Strongly Disagree	1	16.0	-15.0
Disagree	15	16.0	-1.0
Neutral	29	16.0	13.0

Agree	22	16.0	6.0
Strongly Agree	13	16.0	-3.0
Total	80		

The above table indicates that there were 22 respondents who 'agree' that they were happy with the purchases as compared to the expected count of 16. Similarly, there are 29 respondents who are 'Neutral' towards it as compared to the expected count of 16. This verifies findings.

**Null Hypothesis H<sub>04</sub>:** There is no significant difference in the affordability of the respondents (to buy more products) during Pandemic as they are saving on travel expenses.

**Alternate Hypothesis H<sub>14</sub>:** There is a significant difference in the affordability of the respondents (to buy more products) during Pandemic as they are saving on travel expenses.

To test the above Null Hypothesis Chi-square test is applied and p value is calculated. Results are shown in the table below:

Test Statistics	
	I can afford to buying more products considering I am not going out as before
Chi-Square	24.250 <sup>a</sup>
Df	4
p-value	.000
a. 0 cells (0.0%) have expected frequencies less than 5. The minimum expected cell frequency is 16.0.	

The above results indicate that the calculated p-value is 0.000. It is less than 0.05. Hence Null hypothesis is rejected, and Alternate hypothesis is accepted that there is a significant difference in the affordability of the respondents to buy more products during Pandemic as they are saving on travel.

The number of respondents who felt that they could afford to buy more products considering that they were not going out as before were significantly different from the expected number of respondents. This can be observed in the following table:

I can afford to buying more products considering I am not going out as before			
	Observed N	Expected N	Residual
Strongly Disagree	9	16.0	-7.0
Disagree	11	16.0	-5.0
Neutral	33	16.0	17.0

Agree	16	16.0	.0
Strongly Agree	11	16.0	-5.0
Total	80		

The above table indicates that there were 11 respondents who 'strongly agreed' that they could afford to buy more products now as compared to the expected count of 16. Similarly, there were 33 respondents who are 'Neutral' towards it as compared to the expected count of 16. Those who strongly disagreed were 9 respondents compared to the expected count of 16. This verifies findings.

## V. Conclusion

No significant association is found between the impulsive buying of necessity products across the Gender of respondents. Feeling better about purchase and the Gender of respondents are found to be having no relation. A significant difference is found in the level of agreeability towards the purchase made during Covid pandemic by the respondents. The affordability of the respondents to buy more products during Pandemic as they are saving on travel expenditure is found to be significantly different.

## References

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