

Socio-Economic Factors Affecting Women Buying Behavior Towards Consumer Durables: An Empirical Study

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Abstract

Consumer is the head and heart of contemporary marketing. The study is based on the Consumer buying behaviour that mainly analyzed the socio-economic factors affecting the women buying behavior towards durable goods. Further the data is analyzed on the basis of reliability test followed by the factor analysis. The results of the reliability test is up to mark because KMO value is about .5. The factor analysis run in this study and also its based on non-Contrived and the Sample Size of 170 women customers. Sampling technique used in this study is purposive and sampling area covered includes Punjab, Haryana, Chandigarh, Himachal Pradesh and Jammu & Kashmir. The dealers / producers and the retailers must understand the importance of the women consumers and their changing attitude in the process of marketing. The total variance explained table tell us about the variance in the study, so the value obtained is 67.427% which states that 67.427% variance is available in the study.

Keywords: Consumer buying behaviour, consumer segment. Women, products, services etc.

Introduction

Women Buying Behaviour

Consumer Buying Behaviour – Meaning and Definitions

Consumer buying behaviour is the study of individuals, groups, or organizations and the processes they use to select, secure, use, and dispose of products, services, experiences, or ideas to satisfy needs and the impacts that these processes have on the consumer and society.

Marketing success or failure of a company depends on target consumers' individual and group reactions expressed in the form of buying patterns. Since customer is the reason why any organization exists, it is necessary to understand the customer and study the pattern of his buying behaviour.

Consumer Buying Behaviour – Top 7 Characteristics

Following characteristics are found in their behaviour:

1. **Bargaining** – A trend of bargaining is often found in the behaviour of buyers. They prefer buying goods by reducing the price as told by the seller. Indian buyers too do not frame uniform price policy. The trend of bargaining is still in vogue in the Indian markets.
2. **Quality vs. Price** – Buyers focus on price instead of the variety of the goods. They therefore, prefer high price goods. A little bit change has come now because the consumers have now begun purchase of quality goods on higher price.
3. **Brand or Trademark Consciousness** – It is the characteristic of the behaviour of buyer that he appears now aware of the brand of items and considers these goods authentic and of higher quality.
4. **Changing Consumption Patterns** – Owing to widespread education, increase in income and standard of living as also desire of more comforts, the pattern of consumption is now being changed. The low-income group and high-income group are increasingly buying fridge, tape recorder, cooler, sewing machines etc.
5. **Role of Women** – The role of women is increasing day to day in the manner of decisions for purchase.

6. The women do purchase of all kinds particularly in families where the husbands earn the bread.
7. Credit and Guarantee – New motives for purchase are getting their way rapidly because of having credit and guarantee facility available in the market. Such facilities are developing the trade and commerce.
8. Complaining – Buyers are gradually being aware of their rights. They have started exhibiting their complaints through media and the representations before the concerned authorities and the forums. They can lodge their complaint before consumer forum and thus, can receive the compensation against the damage/loss so sustained.

Consumer Buying Behaviour – Importance of Understanding Buyer Behaviour

Understanding consumers' buying behaviour is one of the elements that helps in achieving marketing goals, without this understanding it makes gaining more customers difficult. Especially in today's competitive world. It also helps when customers will buy more from business. Their buying behaviour is one of the elements which must be understood for a better view about the customer profile. Customers base their buying decisions on both rational and emotional reasons.

By understanding buyer behaviour organization can make efficient use of marketing resource. They can focus their marketing efforts in meaningful way so as to perform various marketing duties from overall management process with greater efficiency. If seller exactly knows the customer requirements his resources will be saved in greater extent than without knowing customer behaviour and his tendency of purchasing.

Resource allocation and saving is a different topic of study but is relevant in this area where buyer behaviour decides most of the sale. With the understanding of his buying pattern, resources can be effectively utilized.

It will be a self-destructive initiative for a business organization to neglect buyer behaviour in deciding marketing mix for its product. Importance of buying behaviour is thus beyond negligence.

Literature review:

- **Goyal, A., Tanghi, B. S., & Bhalla** A paper is analysing the factors those are important in women buying decision. This study states the basic comparison between the urban and rural women consumer and how's their needs and wants are changed on the basis of buying factors.
- **Latheera, R., & Rajangam, P. (2022).** Understanding consumers' choice regarding purchase of any goods and services is a difficult task. The task becomes even harder when it comes to consumer durables. The consumer goods industry is operating in a highly competitive, complex and rapidly changing business environment.
- **Subha, A. V., & Jeyakumari, J. J. (2022).** E-Commerce is the buzzword of the 21st century business world. The web plays a vital role in shopping. Every businessman knows that the internet is a modern effective tool for business transactions. Online shopping is the act of purchasing products or services over the web. Women as consumers also take part in buying the goods online.
- **Parthasarathy, K., Kannaiah, D., Ramasamy, R. D., & Vetrivel, T. (2021).** An investigation was carried out to find out the effectiveness of the buying behaviour and purchase motivation of female buyers towards selected durable goods in Erode district of Tamil Nadu state, India. Independent variables like purchase price, sales place, product attributes, sales promotion and social influence have been taken as driving variables, for purchasing attitude and purchasing motivation for the female consumers. Findings from this study revealed that there is a strong influence between customers' attitudes and purchase motivation towards female shopping behaviour of durable goods in the study area.
- **Rana, J., & Jha, P. (2019)** The role of women in family purchase decisions has been selected for four long-lasting consumers: television, fridge, washing machine and two-wheeler. The study is focuses on the Purchase by women and families and this is a vital consideration for purchase decisions, since it is a shared business. In the district of Kanyakumari, 355 women representing both urban as well as rural areas, and working and non-working respondents were collected with a well-designed questionnaire which has been pre-tested. ANOVA was used in decision-making for testing the (H₀) theory of the relationship between women and social circumstances.

- **Nirmala, M. G., & Panchanatham, N. (2019)** The purpose of this study is to find the extent to which women consumers grab information from television advertising. Women take final decision related to acquiring a product and encourage others to accept the decision in their family.
- **Tripathi, P. K. (2018).** The research is focused on the decision of the working women to purchase goods or services, such as food items, women's clothing, children's clothes, kitchen appliances, jewellery and home products. For sustainable use of products, it has also happened that luxury is now a must. The Centred customer strategy is primarily sustainable and turns around the buying style of the buyer. The new woman is an Indian woman who works hard. This thesis tries to study the behaviour of women in buying with particular regard to consumer sustainable products in Rajasthan.
- **Khanna, M. S. V. (2018)** The study states that the buyer's powerful argument is the sensory reaction paradigm that demonstrates how the buyer's consciousness has influenced advertisement or ambient stimuli. Customer features and decision-making influence purchasing decisions. This study examined decision-making mechanisms for long-term consumer products by rural and urban consumers. The study was carried out in two strata: Chandigarh Village. Panchkula Village: and Manimajra Village, Vashudevapura Village, and Nadu Village, Birgagar. A convenience sample was carried out by a random group of 100 users, 50 from rural areas and 50 from cities
- **Kumar, R., & Kaushal, S. K. (2017)** The goal of the present study is to categorize and examine the key impacts and attitudes of consumers towards sustainable electronic products and, subsequently, to purchase them. The factors like Generation, matrimonial status, schooling and other demographic factors found a link between these forces, behaviors and the purpose of buying. The paper is related to a cross-sectional analysis approach to accomplish scientific goals. The samples are mostly buyers of electronically renewable goods in Uttar Pradesh's urban and semi-urban regions. According to census reports, the sample volume of the survey is 514 individuals.
- **Rithvikan, K., & Ramachander, A. (2017)** Consumer behavior refers to the mechanism by which people or organizations opt for, use and dispose of products and services to meet their requirements. The four components of the hierarchical models are perception, interest, meaning and behaviour. The results show that while advertisement has a positive influence on customer behavior and ads, rural features have a negative yet vital impact on market procurement practices.
- **Eswari, C., & Subramanian, C. (2016)** The study states that an analysis of customer behavior attempts to decide what the purchaser desires and why, Social activity is the whole actions of the consumer in purchasing, using and disposing, by human decision-making, of goods, money, time and ideas. Consumer purchasing activity has been a significant component in contemporary marketing systems in which the purchasing behavior of target consumers, whether perceived separately or collectively, essentially determines success or failure. In Pudukkottai the thesis was performed. The total number of respondents was 50 and 50 lived in Pudukkottai.
- **Sathya, P., & Vijaysanthi, C. (2016)** The study Determine the factors underlying the consumer's preference and use of these products. Customer-based on marketing issues are most closely linked to customer sustainability. The introduction of new consumer durable products has in recent years also contributed to a significant change in the preferences and aspirations of consumers.
- **Johar, S. (2015)** In the current study we have selected for rigorous analytical studies of different factors that influences buyers' behavior on consumer sustainable products in LONI City, a study that decides consumer behavior in relation to consumer sustainability (Ghaziabad). A judgment involves choosing an action from two or more alternatives. Constant customer choices, purchases, use of goods and services. Consistent consumer decisions. When you take a buying call, you face a lot of problem. Now a woman of one day plays a new role as chief buyer and oversees 85% of pickup decisions.
- **Rajeswari, R., & Pirakatheeswari, P. (2014)** The investigation of consumer conduct tries to explain what the consumer desires and why he wants. Market behavior represents the entire judgment of the consumer on procurement, use and provision by human decision- making of products, resources, time and concept. It also includes: why, where, when, how, how much and how long consumers can take advantage of or have a deal. The consumers purchasing behavior has become a major imperative in contemporary marketing because success or loss depends ultimately on the purchasing behavior of individual or company target customers.

- **Soniya, S. (2014)** The aim of the study is to classify and study the key factors that influence consumer perceptions and subsequent intentions to purchase electronic durable goods. Diverse demographics have been shown to influence the link between these influences and behaviors and the decision to purchase, such as race, marital status, education and so forth. The thesis used a cross-sectional descriptive research approach to achieve the research objectives. The sample population comprises primarily electronically sustainable goods, which are used in the Uttar Pradesh urban and semi-urban regions. Based on the census results, the sample size of the survey is 514.
- **Marichamy, K. (2013)** A research was carried out in Madurai on consumer behaviour with regard to the purchase of sustainable goods. The purpose of the survey, households paying household tax to the Municipal Corp. of Madurai are defined as part of the total city population. Any household with sustainable consumption was defined as a sample unit for the population referred to above for the purpose of the survey. The research was conducted in 300 cities of Madurai, which respond to the analysis using sustainable consumer products from the overall taxpaying and households in Madurai.
- **Patel, D. R. K. (2013)** This study addresses the relative value of different products acquired at regrouped retail stores and the desired format of the buyer when buying a product. We know that both have a strong correlation and a major impact on the purchase of artistic or new products as a result of their cultural and religious influences. Optional activities can play a major role and help customers. In order to reach this result, the researcher used statistical methods including Chi Square Analysis and ANNOVA. The study indicates that real cost advantage, technical trends and advertising are the most significant factors that influence customer preference.
- **Guha, S. (2013)** The working women segment has significantly influenced the modern marketing concept. The objective of this paper is to identify the changing perception and comparison of buying behaviour for working and non-working women in Urban India. It suggests that women due to their multiple roles influence their own and of their family members' buying behaviour. The study also reveals that working women are price, quality and brand conscious and highly influenced by the others in shopping.
- **Arutselvi, M. (2012)** The aim of this study is to evaluate the purchasing power of couples in Kanchipuram. The sample is made up of families who have purchased one of the six durable goods in the last six years: a tv, a microwave, a washing machine, an air conditioner, a personal computer, and a motorcycle. Both working and stay-at-home wives were included in the population. There are several factors affecting the power of women to buy such as caste, personality, buying, and stages of decision-making. These variables vary from woman to woman. As a result, this study sought to explore how and why these factors differ across different segments of women.
- **Rani, M. (2012).** This paper analyzed the role of women in buying behavior for durables. As far as the present scenario is concerned, the employment participation of women grew to 31 percent in 2005 from 26 percent in 2000, the first rise seen in the decade. In this study, the questionnaire method was used to collect the data. A sample of 200 women was drawn by using convenient sampling from 4 Districts (Patiala, Ludhiana, Ferozepur & Moga) of Malwa region in Punjab.

Objectives Of The Study

- To study about the women buying behavior towards consumer durables.
- To analyse the factors affecting women buying behavior towards consumer durables.
- To understand the role of Rural and Urban Women in Family Buying Decision.
- To check the Satisfaction level of women consumers for durable goods.

Research Methodology

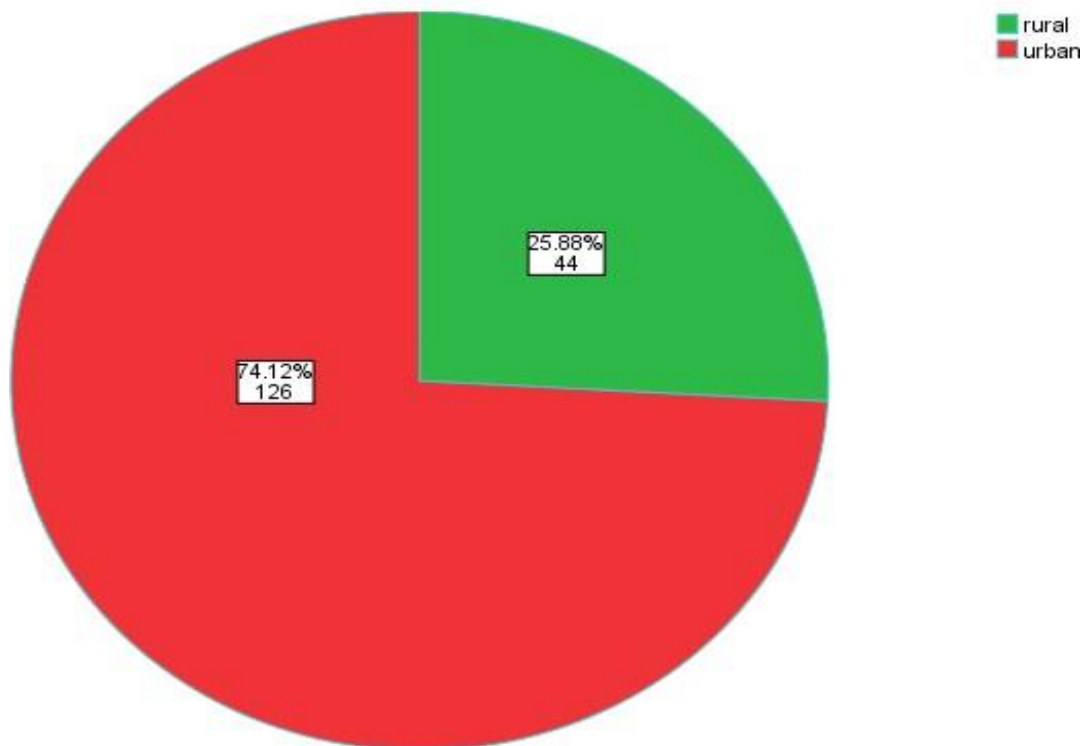
The present study has been Exploratory cum descriptive in nature, as it seeks to discover ideas and insight to bring out new relationship based on previous findings in other organizations. The present study has been Causal relationship because the researcher has attempted to find out the cause & effect relationship between sales and behaviour of the consumer. The study has been found to be Cross-sectional as data has been collected at particular time duration. The study setting is non-Contrived as the study has been carried out in natural environment and no researcher interference has been there in data collection. Sample Size 170 Customers. sampling technique purposive and sampling area Punjab, Haryana, Chandigarh, Himachal Pradesh and Jammu & Kashmir.

Data Analysis and Interpretation
 Geographical Location

Location

		Frequency	Percent	Valid Percent	CumulativePercent
Valid	Rural	44	25.9	25.9	25.9
	Urban	126	74.1	74.1	100.0
	Total	170	100.0	100.0	

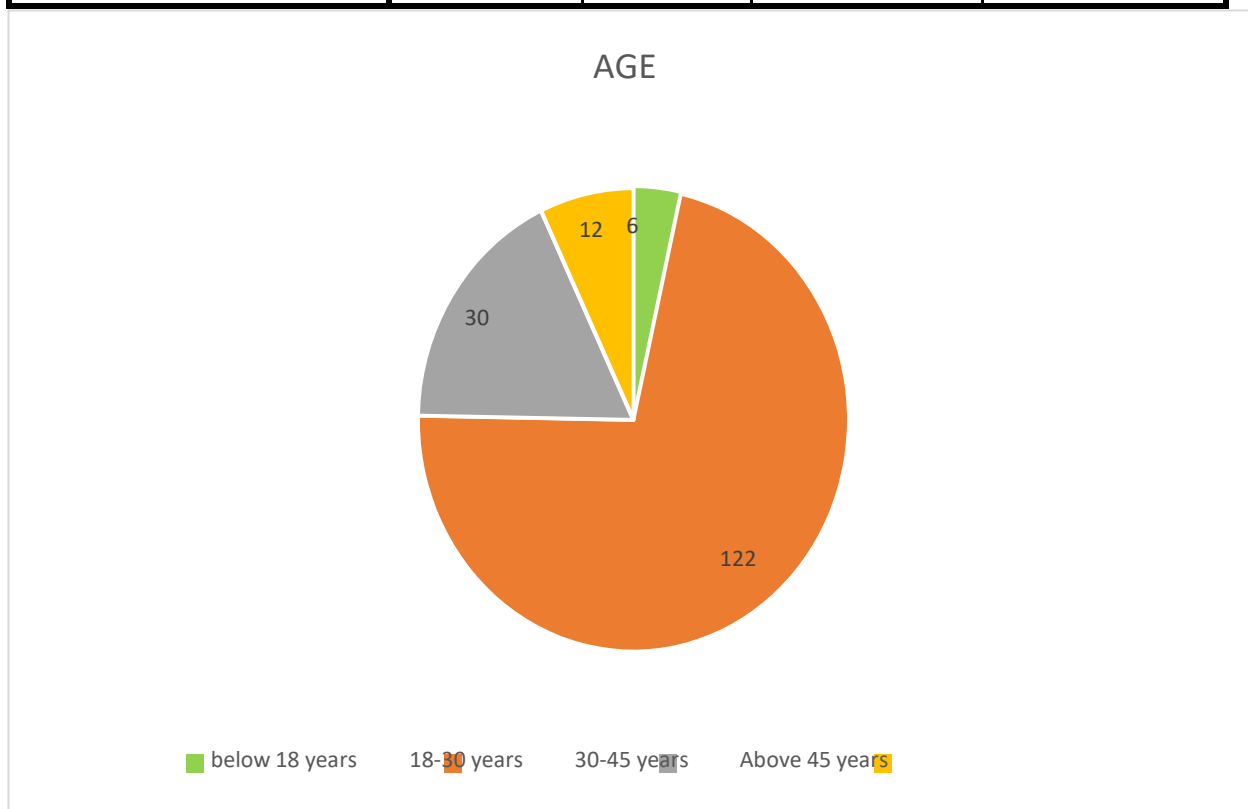
Location



This graph shows that majority respondents reside in urban areas i.e., 74.12% and remaining 25.88% in rural areas.

Age

	Frequency	Percent	Valid Percent	CumulativePercent
Valid below 18 years	6	3.5	3.5	3.5
18-30 years	122	71.8	71.8	75.3
30-45 years	30	17.6	17.6	92.9
Above 45 years	12	7.1	7.1	100.0
Total	170	100.0	100.0	



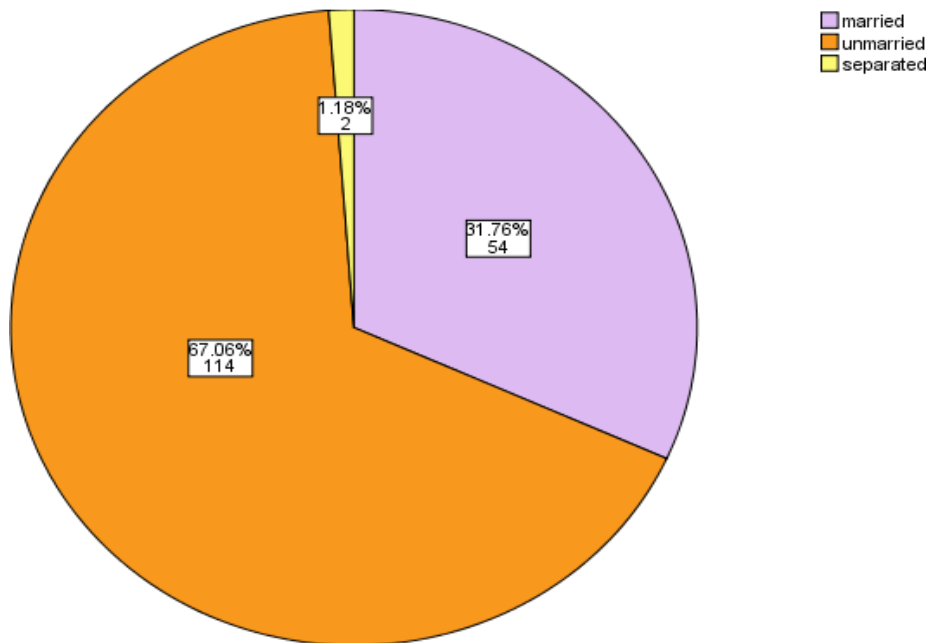
This graph shows that 71.8% respondents are in the age group of 18-30years. 17.6% lie in 30-45 years age group. Below 18 years only 3.5% respondents were there. Above 45 years 7.1% respondents filled the questionnaire.

Marital Status

Marital Status

	Frequency	Percent	Valid Percent	CumulativePercent
Valid Married	54	31.8	31.8	31.8
Unmarried	114	67.1	67.1	98.8
Separated	2	1.2	1.2	100.0
Total	170	100.0	100.0	

Marital Status



This graph shows that 67.1% respondents are unmarried, this is because majority of respondents are in 18-30 years of age group. 31.76% are married respondents. 1.18% respondents are separated as well.

Factor Analysis

Role of Rural and Urban Women in Family Buying Decision

KMO and Bartlett's test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.900
Bartlett's Test of Sphericity	Approx. Chi-Square	1.595E3
	df	45
	Sig.	.000

By applying principle component analysis the value of KMO obtained is .900 which states that 90.0% sample adequacy is present in the study The significance value obtained is .000 i.e., 100% significance

Communalities

	Initial	Extraction
A1	1.000	.745
A2	1.000	.795
A3	1.000	.780
A4	1.000	.390
A5	1.000	.671
A6	1.000	.673
A7	1.000	.550
A8	1.000	.767
A9	1.000	.740
A10	1.000	.633

Extraction Method: Principal Component Analysis.

The extracted communalities before rotation have a value higher than 0.4 which is good. This shows that each item is correlated with all other items except one. Thus, each item is participating in study. Factor A4 is less than 0.4, this shows that this is the loose and not acceptable factor.

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	6.743	67.427	67.427	6.743	67.427	67.427
2	.800	7.996	75.422			
3	.696	6.961	82.383			
4	.483	4.834	87.218			

5	.383	3.828	91.045			
6	.314	3.140	94.185			
7	.247	2.470	96.655			
8	.152	1.523	98.178			
9	.116	1.163	99.341			
10	.066	.659	100.000			

Extraction Method: Principal Component Analysis.

Here in this table, the total value explained **Eigen Value**.

Eigenvalues represent the total amount of variance that can be explained by a given principal component. They can be positive or negative in theory, but in practice they explain variance which is always positive.

- If eigen values are greater than one, then the statements are accepted and it's a good sign.
- Eigenvalues close to zero imply there is item multicollinearity, since all the variance can be taken up by the first component.

In our above table only one statement total value is more than one i.e., (6.743). So only one statement is accepted out of 10 statements and are present above.

The total variance explained table tell us about the variance in the study, so the value obtained is 67.427% which states that 67.427% variance is available in the study.

Satisfaction level of women consumers for durable goods

KMO and Bartlett's test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.888
Bartlett's Test of Sphericity	Approx. Chi-Square	1.668E3
	df	36
	Sig.	.000

By applying principle component analysis the value of KMO obtained is .888 which states that 88.8% sample adequacy is present in the study. The significance value obtained is .000 i.e., 100% significance.

Communalities

	Initial	Extraction
B1	1.000	.753
B2	1.000	.717
B3	1.000	.819
B4	1.000	.757
B5	1.000	.802

B6	1.000	.778
B7	1.000	.619
B8	1.000	.819
B9	1.000	.805

Extraction Method: Principal Component Analysis.

The extracted communalities before rotation have a value higher than 0.4 which is good. This shows that each item is correlated with all other items. Thus, each item is participating in study.

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	6.869	76.319	76.319	6.869	76.319	76.319
2	.542	6.021	82.339			
3	.450	5.005	87.344			
4	.291	3.229	90.573			
5	.270	3.002	93.575			
6	.215	2.384	95.959			
7	.156	1.730	97.689			
8	.142	1.579	99.268			
9	.066	.732	100.000			

Extraction Method: Principal Component Analysis.

In our above table only one statement total value is more than one i.e., (6.869). So only one statement is accepted out of 9 statements and are present above.

The total variance explained table tell us about the variance in the study, so the value obtained is 76.319% which states that 76.319% variance is available in the study.

To what extent do the following factors affect women buying behavior towards consumer durables.

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	.641
Bartlett's Test of Sphericity	Approx. Chi-Square
	238.711
	df
	28
	Sig.
	.000

By applying principle component analysis the value of KMO obtained is .641 which states that 64.1% sample adequacy is present in the study. The significance value obtained is .000 i.e., 100% significance.

Communalities

	Initial	Extraction
C1	1.000	.739
C2	1.000	.619
C3	1.000	.370
C4	1.000	.776
C5	1.000	.567
C6	1.000	.580
C7	1.000	.698
C8	1.000	.695

Extraction Method: Principal Component Analysis.

The extracted communalities before rotation have a value higher than 0.4 which is good. This shows that each item is correlated with all other items except one. Thus, each item is participating in study. Factor C3 is below 0.4 considering it as low factor and thus unacceptable.

Total Variance Explained

Comp onent	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.483	31.041	31.041	2.483	31.041	31.041	2.163	27.033	27.033
2	1.347	16.834	47.874	1.347	16.834	47.874	1.463	18.286	45.319
3	1.214	15.180	63.054	1.214	15.180	63.054	1.419	17.736	63.054
4	.814	10.177	73.231						
5	.695	8.688	81.919						
6	.629	7.859	89.778						
7	.469	5.860	95.638						
8	.349	4.362	100.000						

Extraction Method: Principal Component Analysis.

In our above table only three statements total value are more than one i.e., (2.483, 1.347 and 1.214). So only three statements are accepted out of 8 statements and are present above. The total variance explained table tell us about the variance in the study, so the value obtained is 63.054% which states that 63.054% variance is available in the study.

CONCLUSION

This study concludes that the competitive market provides opportunities on one hand and threats on the other hand for the consumer segment. Women buyers are altogether crucial part of buying cycle. It is quite

important to improve core product with value addition to enrich customer satisfaction in the similar price range. Home appliances is the part which is usually decided and bought by women, though two- wheelers or other machineries are still preferably purchased by men in semi urban and rural areas. The dealers, producers and the retailers must understand the significance of women consumers and their changing role in the family decision making. Only then the companies would be able to withstand and survive long in the sale of consumer durables. To attract more women consumers, companies need to promote their products aggressively in rural and semi urban markets as well. With the help of factor analysis, we were able to identify the desired factors and their detailed study helped to achieve the objectives of the research.

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