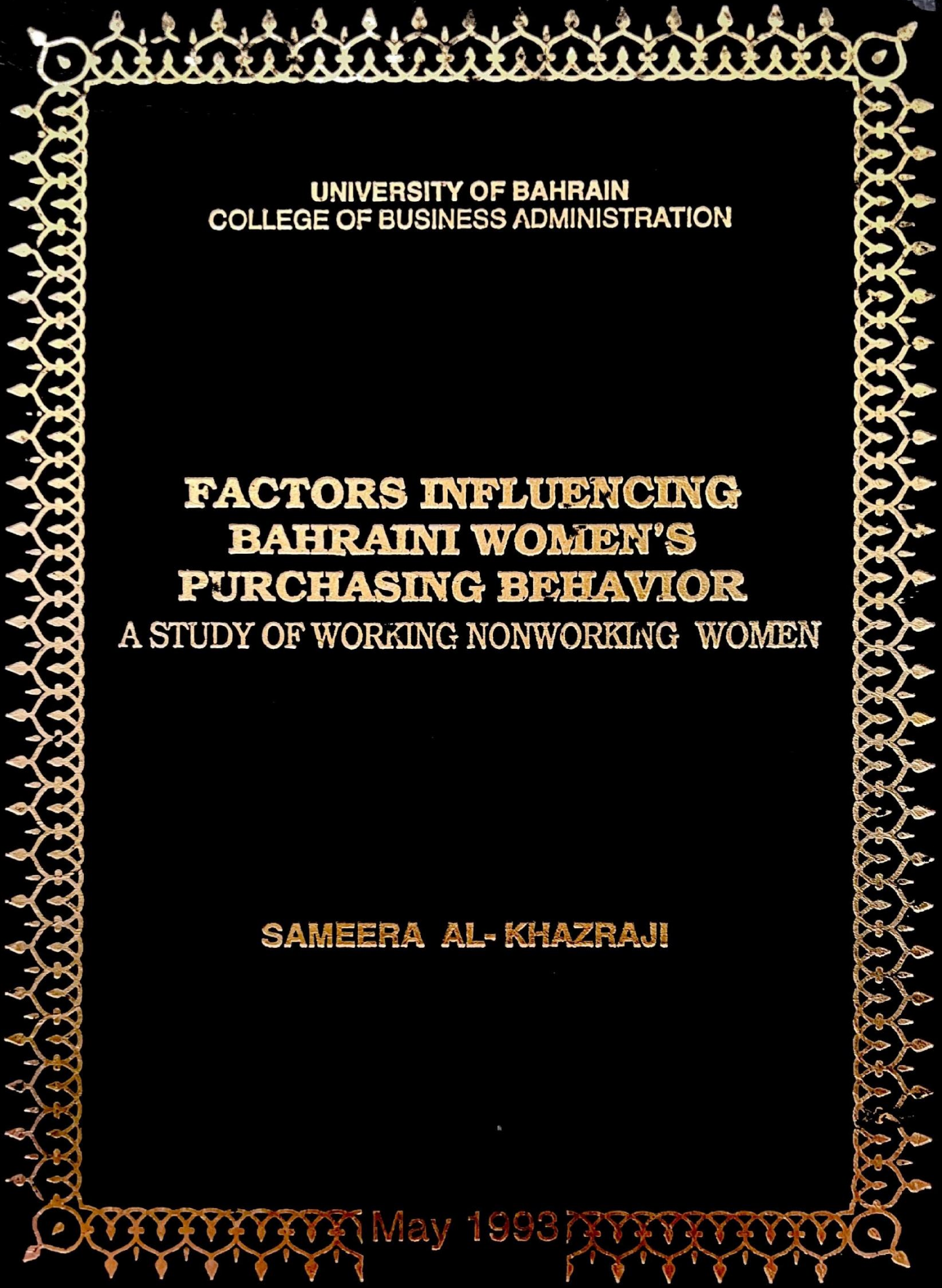




UNIVERSITY OF BAHRAIN
COLLEGE OF BUSINESS ADMINISTRATION

**FACTORS INFLUENCING
BAHRAINI WOMEN'S
PURCHASING BEHAVIOR**
A STUDY OF WORKING NONWORKING WOMEN

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May 1993



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DEPARTMENT OF BUSINESS AND MANAGEMENT

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CHAPTER ONE

BACKGROUND AND OVERVIEW

This project is concerned with the various factors that may influence the purchasing behavior of Bahraini women. There is an analysis of why the Bahraini women bought what they bought, and then some recommendations are offered to deal with some of the perceived problems.

The factors analyzed here involve both ones that generally can influence any consumer's purchase decision, and those that apply more specifically to Bahraini women.

"Consumer Behavior" is here taken to be "the activities concerned with choosing, buying and using goods and services, including the related mental and emotional processes". This definition is a combination of the ideas expressed by Baker (1980 p.65) and Wilkie (1986 p.8) in their definition of "consumer behavior".

For the purposes of this study, the Bahraini women were classified into two groups : working and non-working.

In other words, this research emphasizes issues such as consumers' purchase intentions, the cultural influences on consumers, and the demographic trends in Bahrain society, such as the increase in the number of working women, and the implications of this.

1-1 Research Objectives

The general purpose of this study is to determine what motivates Bahraini women when they go shopping, and to analyze the characteristics and environmental factors that influence their purchase decision. These factors include such aspects as the changed social roles of women, and improvements in employment opportunities, education, and economic condition in the last twenty years (the years of independently controlled oil production).

From the perspective of family welfare the researcher is especially concerned about one apparent trend in the consumer behavior of Bahraini women, namely, the tendency to buy a large number of unnecessary products. The research should not be seen as a criticism of Bahraini women, but rather as an attempt to draw Bahraini women's attention to a very critical issue. Indeed, some of the recommendations could have wider, positive implications for consumers in general, and the Bahrain market place in particular.

1-2 Research Hypotheses

Four main hypotheses are investigated. The first is that the expenditure of both groups of women increases as a result of advertising campaigns.

The second hypothesis is that working and nonworking women in Bahrain show similar attitudes and buying behavior when they go shopping, regardless of their level of education.

The third hypothesis is that low family income for nonworking women in Bahrain is not a significant factor to influence and to shape their shopping behavior.

The forth hypothesis states that special occasions, such as Eid and parties, or just sales, has a great effect upon the consumer behavior of the women concerned. This effect may not always be beneficial.

1-3 Limitations of The Study

Despite the researcher's assurance that the privacy and anonymity of the respondents are preserved, and in spite of all the cooperation gained from respondents, the researcher's intuition is that most of the respondents were not open enough to draw strong conclusions.

Concealment of information by respondents was probably not on the ground, that the researcher might not be trusted with private information. Indeed, it is the culture and factors that influence the strength of the culture which led the respondents think that such "intrusion" by the researcher would invalidate their social status.

As a result of respondents' inhibitions, the in the study information might tend to distort or shade the concluded results. In other words, strong inferences and generalizations, from the

presented collected data, might not have been reached due to lack of reliability in the collected data.

1-4 Organizing The Study

The study is organized in five chapters. The first chapter is "Background and Overview" which presents introduction to the main researched concept that is consumer behavior, research objectives, research hypotheses, limitations of the study, and organization of the study.

Chapter two is a "Review of Literature Related to Consumer Behavior". It identifies how consumers go about making purchasing decisions, defining, in detail, the factors that influence the consumer's purchase decision, and explains, thoroughly, different models of the buying process in order to draw a clear picture of all the consumers' characteristics and environmental factors influencing their purchasing behavior.

Chapter three is "The Research Methodology" consisting of a summarized introduction to methodological techniques, research hypotheses, research sampling, data collection and instruments, the questionnaire design, the questionnaire response rate, and finally the data analysis techniques.

Chapter four is "Data Presentation and Analysis" which examines the research's hypotheses, concerning the attitudes and consumer behavior of the two groups of Bahraini women, working and non-working women. The findings of the study are summarized in the following chapters.

rized, analyzed, and presented properly, by using descriptive and tabulated formats.

Chapter five is "Conclusion and Recommendations". This relates the hypotheses raised in Chapter Three to the findings of Chapter Four. There is a summary of generalizations, and recommendation for further research in this area.

CHAPTER TWO

A REVIEW OF CONSUMER BEHAVIOR LITERATURE

To understand the individual oriented consumer behavior, it is beneficial to take a brief look at how the study of consumer behavior has evolved since its inception. Identifying the consumer's desired purchase, and the reason for this purchase, is essential to our understanding of consumer behavior. Theoretical models about this have evolved from **The Economic Paradigm**. Figure 2-1 below serves to illustrate the trends here from the 1940s, through the irrational consumer of the 1950s and 1960s, to the information processor of the 1970s, up to the 1980s cognitive miser. It should be noted that the exemplar for the current decade, the 1990s, requires a separate figure of its own, figure 2-2 below.

According to Zaichowsky (1991), economic man or the individual buyer in the 1940s sought to spend his/her income on those goods that would deliver the utility according to his/her tastes and relative prices. Of course, the model of economic paradigm suggests that purchasing decisions are the result of rational and conscious economic calculations which lead to the individual's satisfaction.

Moreover, the paradigm suggests the following behavioral hypotheses:

Figure 2-1 : History of Approaches to Consumer Decision Making

Decade	Type of Decision Maker	Exemplar
1940s	Economic Man	* Fitting of demand equations to products (statistical analyses of past data) (Telser 1962)
1950s	Irrational Consumer	* Hidden meaning of goods (Haire 1950)
		* Use of projective techniques (Dichter 1964)
1960s	Irrational and Problem Solver (Transitional Period)	* Hierarchy of effects model (Cognitions to attitudes to behavior) (Palda 1966)
1970s	Problem solver	* Prepurchase infor. seeking (Newman and Staelin 1972)
		* Labeling of products (Asam and Bucklin 1973)
1980s	Cognitive decision	* The cost of thinking (Shugan 1980)
		* Low involvement decisions (Hoyer 1984)
1990s	Collective decision maker	* See Figure 2-2 below

Source : (Zaichkowsky,1991,p.51) .

Figure 2-2: The Collective Decision Maker, 1990-2000

Important Sector	Product/Service Mix
1. Seniors - will increase by 20%	* Bland adult food products * Smaller packaging * Nursing/retirement homes * Meal delivery services * Agencies to coordinate shared living space
2. Baby boomers - average age 45	* Recyclable packaging * Video cameras to record children * Vacations/travel experiences * Day care services * Domestic services
3. Immigrants - heavy Asian influence	* Larger packaging * Larger houses * More specialty food stores * English courses (day and night) * Acculturation courses * Asian language courses

Source : (Zaichkowky, 1991, p.55) .

- 1- The lower the price of the product, the higher the sales.
- 2- The lower the price of substitute products, the lower their sales.
- 3- The lower the price of complementary products , the higher their sales , provided that they are not inferior goods.
- 4- The higher the promotional expenditures, the higher the sales.

In striving to meet these hypotheses, certain assumptions are made :

1. That consumers are aware of all available alternatives when considering their purchase.
2. That they can rationally rank the alternatives available by preferences.

These assumptions would hold true in a market place where the information is perfect (Zaichkowsky , 1991 , p. 52).

2-1 Different Models Of Buying Process

Earlier, Philip Kotler (1965) conceived the buying process as a system of inputs and outputs (see figure 2-3 below). Kotler offers **five different behavioral models** of how the buyer translates buying influences into purchasing responses. These buyer behavioral models are based on the following theories :

1. **The Marshallian Economic Model** - The individual is concerned chiefly with economic cues-prices and income-and makes a fresh

Figure 2-3 : The Buying Process Conceived As
A System of Inputs And Outputs

Inputs	Channels	Processor	Outputs
Buying Influences			Purchasing Responses
	\		
	\		
	\		
	\		
	\		
Price =====>	* Advertising		=====> * Product
Quality =====>	Media		Choice
Availability ==>	* Salesmen		=====> * Brand
Service =====>	* Acquaintances	Buyer's	Choice
Style =====>	* Family	Psyche	=====> * Dealer
Options =====>	* Personal		Choice
Images =====>	* Observation		=====> * Quantities
			=====> * Frequency
	/		
	/		
	/		
	/		
	/		

Source : (Kotler, 1965, p. 38) .

utility calculation before each purchase. In other words, purchasing decisions are the result of largely "rational" and conscious calculations.

2. **The Pavlovian Learning Model** - The individual, under this model, behaves in a largely habitual rather than thoughtful way. Certain configurations of cues will set off the same behavior because of rewarded learning in the past.

3. **The Freudian Psychoanalytic Model** - The individual's choices are influenced strongly by motives and fantasies which take place deep within his/her private world.

4. **The Veblenian Social - Psychological Model** - The individual, here, acts in a way which is shaped largely by past and present social groups.

5. **The Hobbesian Organizational-Factors Model** - The individual seeks to reconcile his

2-2 Environmental Factors Influencing

The Consumer's Buying Decision

Many attempts have been made to explain human choice behavior. Kotler for example (1990) suggests **A Model of Buyer Behavior**, and from that model, he argues that "a buyer's purchase decisions

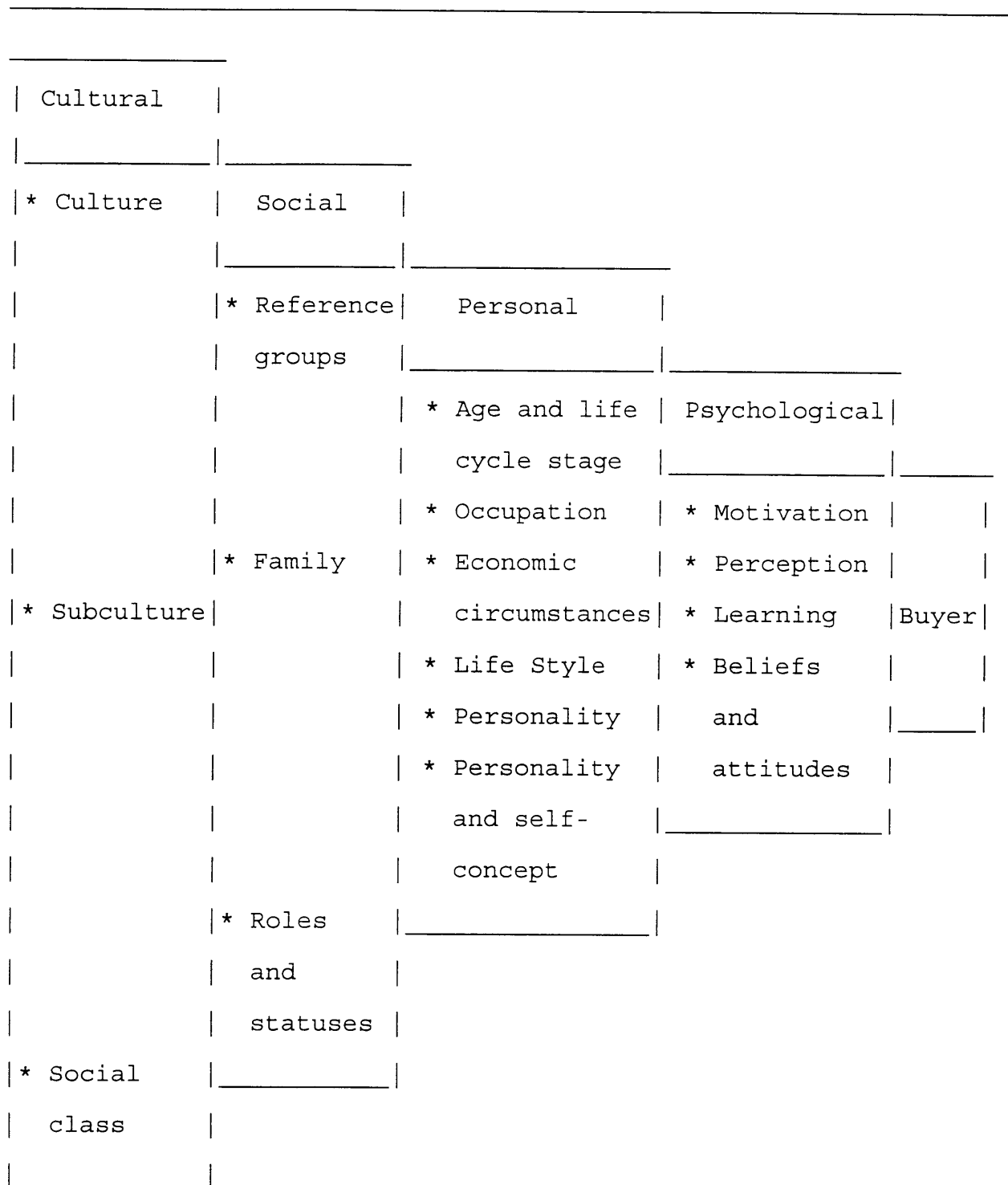
are highly influenced by the buyer's unique set of cultural, social, personal, and psychological factors" (p.175).

Obviously, consumers live in a complex environment, and their decision-process behavior is influenced by factors of cultural, social class, personal, family , and situational factors. First, **culture** refers to " a set of values, ideas, artifacts, and other meaningful symbols that help individuals communicate, interpret, and evaluate as members of society. Culture does not include instincts, nor does it include idiosyncratic behavior occurring as a one-time solution to a unique problem" (Engel & others, 1990, p.63).

Related to this is the **subculture** which provide more specific identification and socialization for the members. In other words, subculture can be defined as "groups of people having certain values in common that distinguish them from society as a whole" (Assael, 1990, p. 133).

Social class is another division within society that is composed of individuals sharing similar values, interests, behaviors, and it has several characteristics. "First, persons within one social class tend to behave more alike than persons from two different social classes. Second, persons are perceived as occupying inferior or superior positions according to their social class. Third, a person's social class is indicated by a number of variables, such as occupation, income, wealth, education, and value orientation, rather than by any single variable. Forth, individu-

Figure 2-4: Detailed Model of Factors Influencing Behavior



Source : (Kotler, 1990, p.176).

als can move from one social class to another - up or down - during their lifetime" (Kotler, 1990, p. 177). A detailed model of factors inflencing behavior is given on page 17 in figure 2-4.

The second interpersonal determinant of consumer behavior consists of various social influences, such as reference groups, family, and roles and statuses. **Reference groups** refers to "groups whose values structures and standards influence a person's behavior. Consumers usually try to keep their purchase behavior in line with what they perceive to be the values of their reference groups. The extent of reference-group influence varies widely. In order for the influence to be great on a purchase, two factors must be presented :

1. The item being purchased must be one that can be seen and identified by others.
2. The item being purchased must be conspicuous; it must stand out, be unusual, and be a brand or product that not everyone owns" (Boone & Kurtz, 1992, p. 196).

Family is the primary decision-making unit and the most important consumer-buying organization in society. Also, family consumption decisions involve at least "**five definable roles**. These roles may be assumed by the husband, wife, children, or other members of a household. Both multiple roles and multiple actors are normal.

1. **Gatekeeper** - Initiator of family thinking about buying products and the gathering of information to aid the decision.

2. **Influencer** - Individual whose opinions are sought concerning criteria the family should use in purchasing (and on which) products or brands are most likely to fit those evaluative criteria.
3. **Decider** - The person with the financial authority and/or power to choose how the family's money will be spent and the products or brands that will be chosen.
4. **Buyer** - The person who acts as purchasing agent : who visits the store, calls the supplier, writes the check, brings the products into the home, and so on.
5. **User** - The person or persons who use the product" (Engel & Others, 1990, p. 174).

According to Boone and Kurtz (1992), the wife ,historically, made the majority of family purchases and the husband worked at a paying job most of the day. Although the preferences of children or husband may have influenced her decisions, the wife usually was responsible for food buying and most clothing purchases. Moreover, two forces have changed her role as sole purchasing agent for most household items. First, a shorter workweek which led to more time for shopping. Second, there are a large number of women in the work force. Although an infinite variety of roles can be played in household decision making, "**four role categories** are most often used :

1. **Autonomic**, in which an equal number of decisions is made by each partner.
2. **Husband-dominant**, in which the husband makes most of the

decisions.

3. **Wife-dominant**, in which the wife makes most of the decisions.
4. **Syncratic**, in which most decisions are jointly made by both partners" (Boone & Kurtz, 1992, p. 199).

The third factor influencing the buyer's decision is the personal factors, such as age and life-cycle stage, occupation, economic circumstances, life style, and personality and self-concept. For example, newly married couples are "more affluent because both frequently work and do not have the expenses of child care. They are good markets for travel, entertainment, autos, and durable goods. As children arrive, discretionary income decrease as expenditures on appliances, furniture, and infant products increase" (Assael, 1990, p. 139).

Moreover, there are **eight stages for the family life cycle** :

1. **The Young Single Stage** - The people in this stage are single with low income and low expenditure that restrict their mobility.
2. **The Newly Married Stage** - The family consists of young couples, no children, and with highest purchase rate and highest average purchase of durables.
3. **The Full Nest I Stage** - It is when children arrive and home purchasing is at a peak.
4. **The Full Nest II Stage** - The family still has children, but the youngest is six or over, and financial position may be better because some wives work.

5. **The Full Nest III Stage** - The children are still at home, but they start earning money, and it is characterized by high average purchase of durables.
6. **The Empty Nest I Stage** - The married couples get older, but still working. Children are, financially, independent, and home ownership at peak.
7. **The Empty Nest II Stage** - It is characterized by retired couples with no children and high rate of medical -care products.
8. **The Solitary Survivor Stage** - The group in this stage have low income, increasing medical needs, and other special needs, such as attention, affection, and security. In other words, the concept of family life cycle represents "a belief that there is a systematic basis for much of consumer behavior. This system is rooted in three key factors : age , marriage , and the presence of Children" (Wilkie, 1986, p. 194).

Finally, we must consider the psychological factors, which influence the person's buying choices, and these are motivation, perception, learning, and beliefs and attitudes. **Motivation** can be defined as "the forces that cause people to behave in certain ways" (Moorhead & Griffin, 1989, p. 103). Moreover, motivation is a result of the combination of the individual's needs and the environmental pressures. Therefore, the starting point in the process of purchasing decision is the recognition of lacking some needs, and this state will motivate people toward the goal of

satisfying these needs.

The buyer's behavior is influenced by his/her perception of a good or service. One definition of perception is that "**perception** is the active psychological process in which stimuli are selected and organized into meaningful patterns" (Buchanan & Huczynski, 1985, p.33).

The perception of an object or event results from "the interaction of two types of factors :

1. Stimulus factors - characteristics of the physical object, such as size, color, weight, or shape.
2. Individual factors - characteristics of the individual, including not only sensory processes but experiences with similar items and basic motivations and expectations" (Boone & Kurtz, 1992, p.203).

Learning is the process by which experience leads to changes in knowledge, attitude, and behavior. John B. Watson (19), one of the leading proponents to the behavioral learning theory, popularized a view that we come into this world with nothing other than a capacity to learn, and this view gave the learning theory a marketing significance. Watson's philosophy was that "constant repetition would reinforce a response and build purchasing habits" (Engel & Others, 1990, p. 50).

Learning, in a marketing context, refers to changes in consumer behavior, immediate or expected, as a result of experience.

Furthermore, the learning process includes the component of **drive**, which is any strong stimulus that impels action, such as desire for money. Learning also involves the component of **cue**, that is, any object existing in the environment that determines the nature of the response to a drive; for example, a newspaper advertisement for a new restaurant would be a cue for a hungry person (Boone & Kurtz, 1992, p. 209).

Beliefs and attitudes are strong and direct forces affecting consumer's perceptions and buying behavior. **Attitudes** are the consumer's tendency to evaluate an object in a favorable or unfavorable way. Generally speaking, attitudes are formed by "the information individuals acquire (1) through their past learning experiences with the product or idea or (2) through their relations with their reference groups (family, social and work groups, etc.)" (Stanton & Futrell, 1987, p. 127).

2-3 Inputs of Buying Process

It is mentioned earlier (figure 2-3) that inputs or buying influences are price, quality, availability, service, style, options, and images. Obviously, there is a strong relationship between price and quality . From Marketing perspective, "consumer perceptions of price, quality, and value are considered pivotal determinants of shopping behavior and product choice" (Zeithaml, 1988, p. 2).

Consumers, usually, make associations between price and quality

based on their past experience. In other words, consumers would develop expectations regarding price levels according to their perception of the product quality, whether it is superior or inferior quality. Therefore, If consumers have learned through experience, or believed they have learned, that price is an accurate predictor of quality, they may look for shortcuts in decision making and will be more likely to use price as a general predictor of product quality, that is, consumers will evoke a **"price-quality schema"** (Lichtenstein & Burton, 1989, p.431).

When Consumers or buyers correlate price to product quality positively, they do so according to their past experience, that is to compare price of the product against another price (price in memory or price of an alternative option). If the actual price is perceived as significantly different from this reference price, the higher priced option is likely to be perceived as being of higher quality. The key point is that "judgments of quality based on price information are necessarily comparative and perceived differences in prices lead to relative judgments that product quality varies significantly" (Rao & Monroe, 1989, p. 356).

Quality is a strong buying influence, because high quality means pleasing consumers, not just protecting them from annoyances. Thus, quality perception research proposes **eight critical dimensions or categories of quality** that can serve as a framework for strategic analysis :

1. **Performance** which refers to the product's primary operat-

ing characteristics. It involves measurable attributes, so brands can usually be ranked objectively on individual aspects of performance.

2. **Features** are the " bells and whistles " of products and services , those characteristics that supplement their basic functioning.
3. **Reliability** reflects the probability a product malfunctioning or failing within a special time period.
4. **Conformance** refers to the degree to which a product's design and operating characteristics meet established standards.
5. **Durability** can be defined as the amount of use one gets from a product before it deteriorates.
6. **Serviceability** refers to the speed, courtesy, competence, and ease of repair.
7. **Aesthetics** is a matter of personal judgment and a reflection of individual preference about how a product looks, feels, sounds, tastes, or smells.
8. **Perceived quality** is how consumers perceive the product's attributes, and this comes from the image or the reputation of the product. Reputation's power comes from an unstated analogy that the quality of products today is similar to the quality of products yesterday, or the quality of goods in a new product line is similar to the quality of a company's established products (Garvin, 1987, pp. 101-109).

2-4 Making Purchasing Decision

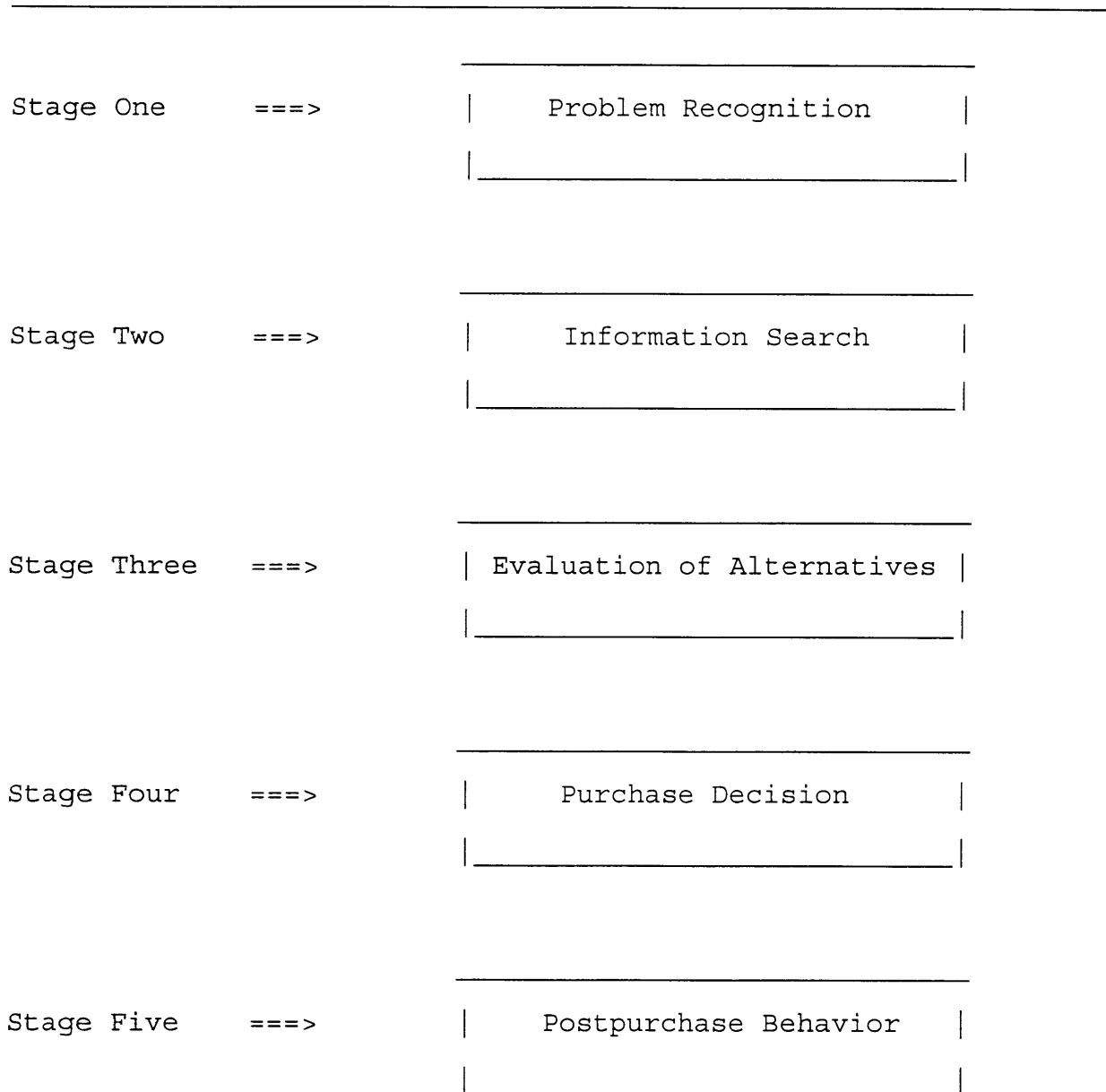
Looking more closely at the components of consumer behavior shown in figure 2-3 and figure 2-4, we see that consumer decision making is not a singular process. **Consumer decision making** is a process of evaluating various brands and search for information about them; thus, the consumer decision process gives us a broader perspective on consumer behavior (Assael, 1990, p. 119).

Broadly speaking, consumer decision making takes the form shown in figure 2-5 below (**Stage Models**) and has the following steps :

1. **Problem Recognition** - The buyer recognize a problem or need, and he/she perceives a difference between the desired state of affairs and the actual situation sufficient to arouse and activate the decision process.
2. **Information Search** - An aroused consumers may or may not search for more information. If the consumer's drive is strong, he/she acquires decision-relevant information from the environment. If not, the consumer's need or the consumer's search for information stored in memory.
3. **Evaluation of Alternatives** - From several decision processes, the consumer evaluates options in terms of expected benefits and narrows the choice to the preferred alternative.
4. **Purchase Decision** - The consumer acquires the preferred

alternative or an acceptable substitute if necessary after he/she forms preferences among the brands in the choice set.

Figure 2-5 : Five-Stage Model of The Buying Process



Source : (Kotler, 1990, p. 195)

5. **Postpurchase Behavior** - The consumer evaluates whether or not the chosen alternative meets needs and expectations once it is used. Moreover, the consumer would evaluate the brand while consuming it. Continued satisfaction will lead to repurchase and, eventually, to brand loyalty. Dissatisfaction will lead the consumer to switch to another brand (Kotler, 1990, p. 195).

2-5 Marketing Information System and Promotion for Products

In order to understand consumers well, marketers are required to have marketing research to identify consumer's needs, their perceptions of existing brand offerings, their brand attitudes, and their intention to buy. In other words, marketers are in need to gather information on consumer's needs, competitive activities, consumer's reactions to the company's products, company's performance in the form of sales, advertising strategies, salespeople, and changes in the marketing environment. The process of collecting and analyzing information from diverse sources and then disseminating it to decision makers is called a **marketing information system (MIS)** (Assael, 1990, p. 174).

While it is important to develop MIS, it is equally important to understand the specific product attributes that consumers examine during the search for information. Therefore, from the marketers' perspective, attributes receiving considerable attention might be emphasized more strongly in promotional materials. As mentioned in figure 2-3 earlier, promotion for products, or the channels

for a product to get sold are advertising, media, salespeople, acquaintances, family, personal background, and observation. **Advertising** can be defined as "any nonpersonal communication between seller and buyer conducted through paid media under clear sponsorship" (Rudelius & Erickson, 1985, p. 221).

Once consumers recognize a need, they generally become more receptive to advertising, and advertisements are often consulted for informational purposes, so through advertising, marketers can correct any product's misperception. In other words, advertising is designed to inform consumers about a brand and to influence them to buy. Furthermore, the primary value of the advertising is its long-term effect of keeping consumers aware of the brand and maintaining consumers' loyalty.

Also, today's advertisements rely heavily on the visual, namely, the TV commercials which are the primary information source for consumers' purchases. Moreover, advertising is such a potent promotional tool that most of the advertisers have to leap out at people to hold their attention. As one of them remarked : "If we don't shout, we're never going to be heard. We have to surprise consumers, stall them, almost reach out and pull them by the lapels to draw them into the ad" (Collins, 1989, p. 94).

Brands and stores seek to establish a position or location in the minds of customer, consistent with the values and beliefs on one social stratum or another. This decision about position is often

the crucial strategic decision for a company or brand because the position can be central to customer's perception and choice decisions (Weitz & Wensley, 1988, p. 468).

Familiarity with a brand name identifies a product so that consumers know what they are getting. If they keep purchasing the same brand, they do not need to worry about variety in content and quality from one purchase to the next. For example, once a purchaser is satisfied with one washing powder, she is likely to purchase only that brand in future, all other factors being equal. Also, consumers remember the taste, ingredients, performance of brands, and which brands satisfy them and which do not. Thus, brand names give consumers information. These information about branding create the opportunity for consumers to become brand-loyal, because the consumer in many purchase situations is, at best, "a passive recipient of product information and one who tends to spend minimal time and cognitive effort in choosing among brands" (Hoyer & Brown, 1990, p. 142).

In summary, this chapter covered several important theories and models about consumer behavior, such as the economic paradigm, the five different behavioral models, the model of factors influencing behavior, the buying process, and the consumer decision making process.

As explained throughout the chapter, consumer behavior is a complete process, while purchase is just one stage in this. There are many underlying influences ranging from internal motivations

to social influences of various kinds. Thus, terms like needs, perception, attitudes, personality, values, lifestyle, and all societal and ethnic structure have specific meaning that largely determine what the consumer would purchase.

Furthermore, these ethnic and societal structures would constitute an important building block in understanding why people exhibit differences in consumption of products and preferences for brands. For example, culture, along with other elements of the environment, impacts all stages of consumer decision making. Kotler (1990, p.175), states that "culture is the most fundamental determinant of a person's wants and behavior".

CHAPTER THREE

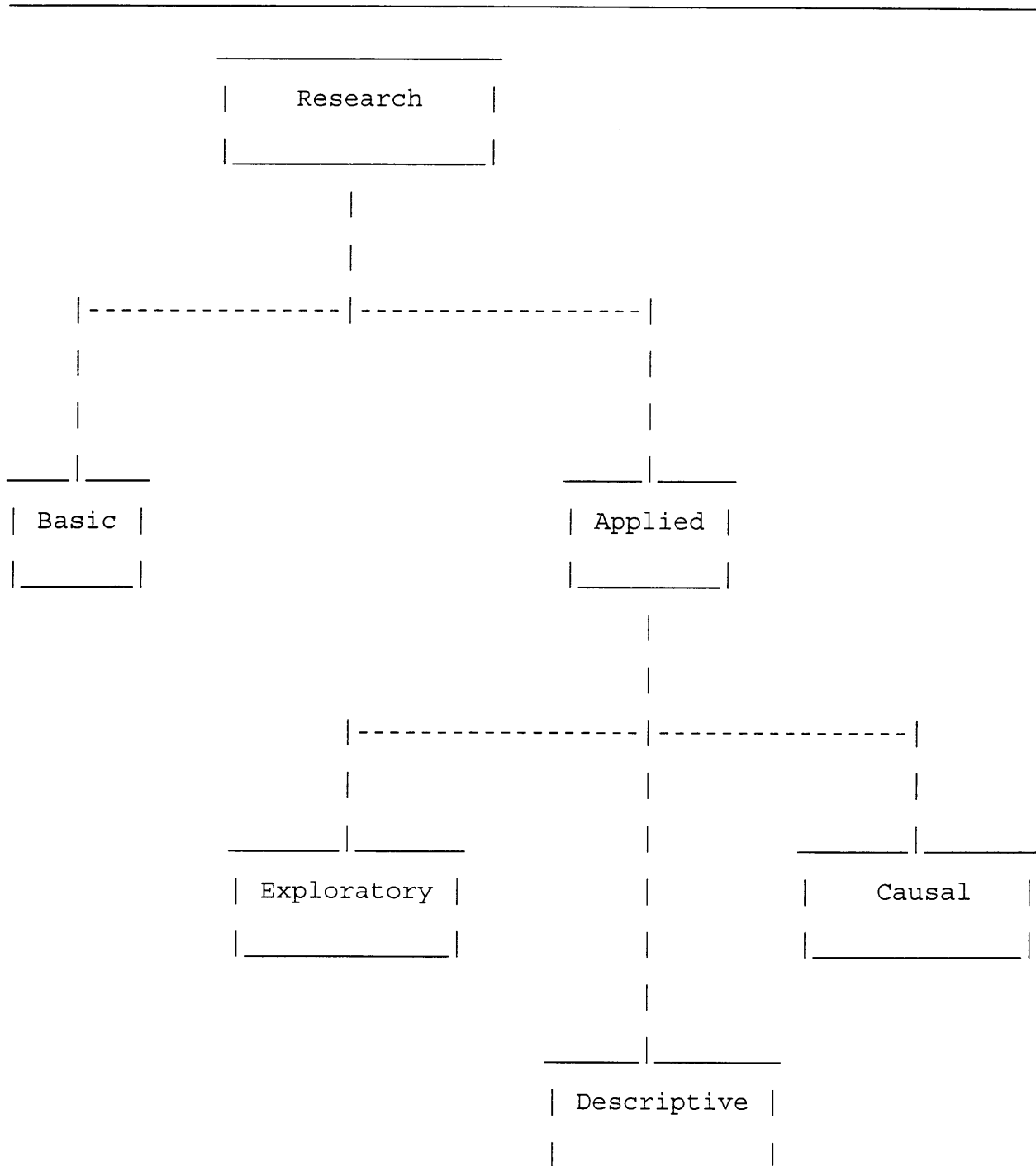
THE RESEARCH METHODOLOGY

The term **research** (re-search) means "to search again", and it connotes patient study and scientific investigation wherein the researcher takes another, more careful look at the data to discover all that is known about the subject. In a marketing context, the research process includes specifying what information is required, designing the method for collecting information, managing and implementing the collection of data, analyzing the results, and communicating the findings and their implications. Also, there are two types of research (see figure 3-1 below). First, **basic research** is conducted to expand the boundaries of knowledge itself and to verify the acceptability of a given theory. Second, **applied research** is undertaken to answer questions about specific problems or to make decisions about a particular course of action. The applied research can be in the following forms :

1. **Exploratory research** is conducted when the general nature of a problem is known, but it needs to be clarified and be identified
2. **Descriptive research** is conducted when there is some understanding of the nature of the problem, and it is designed to describe characteristics of a population or a phenomenon.
3. **Causal research** is conducted to identify cause- and - effect relationships among variables, or when the re-

search problem has been narrowly defined (Zikmund,1991b, p.6).

Figure 3-1 : Types of Research



Source : (Zikmund, 1991b, p. 6)

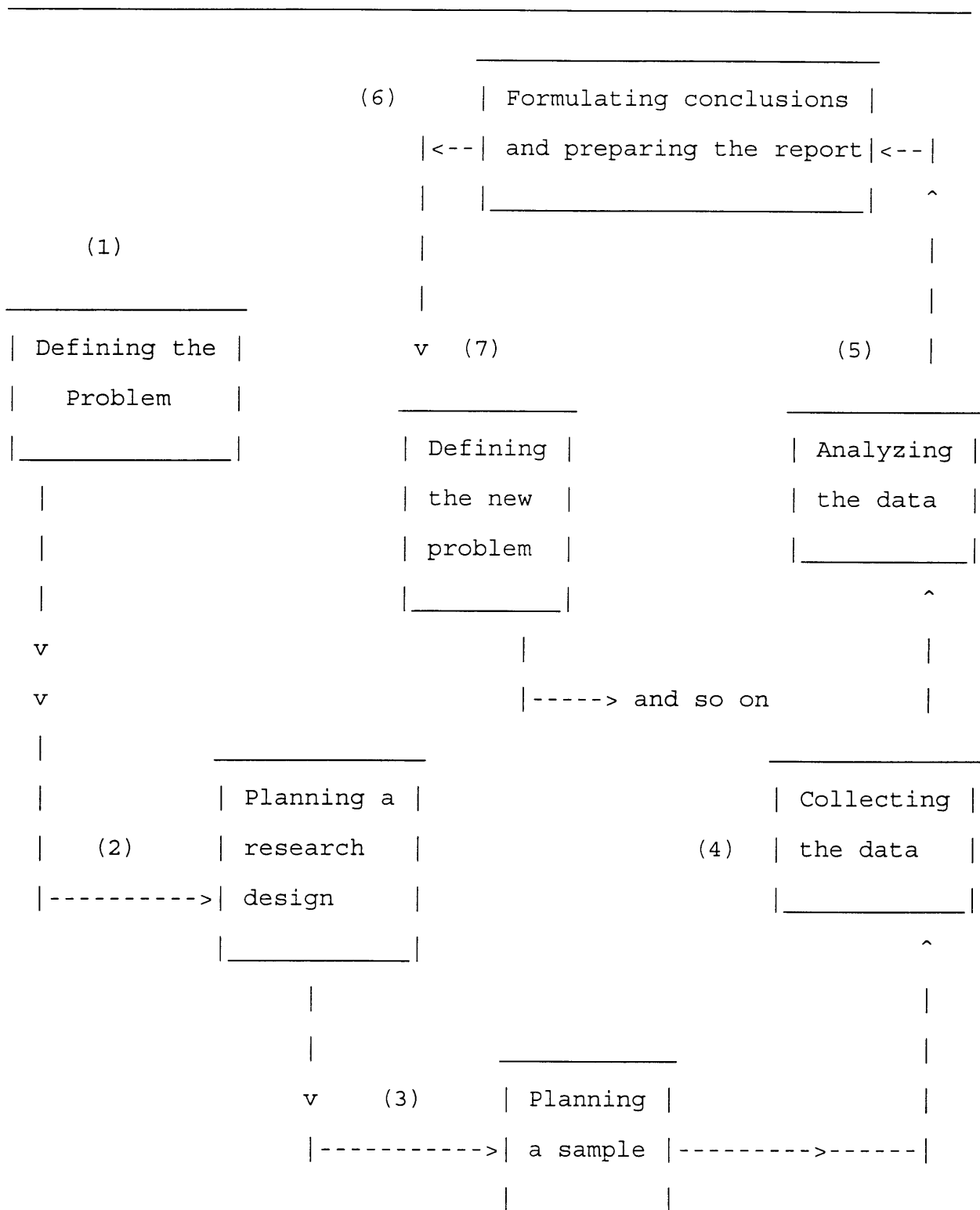
According to Emory (1985, p.58), the general research process contains three major sages :

1. Exploration of the situation in which the researcher tries to define the problem more specifically.
2. Collection of data by different ways , ranging from a relatively simple observation to a national survey.
3. Analyzing the gathered data and interpreting the results.

Like Emory, Zikmund (1991b,p.36) offers six stages to research process, starting from identifying the problem to preparing and submitting final report (see figure 3-2 below) :

1. Defining the problem in order to set the proper research objectives.
2. Determining a framework for the research plan of action by selecting a basic research method.
3. Selecting who is to be sampled , how large a sample is needed, and how sampling units will be selected.
4. Gathering information from respondents by different data collection's techniques , such as a questionnaire and interview ...etc.
5. Performing several interrelated procedures to convert the data into a suitable format.
6. Interpreting information and drawing conclusions.

Figure 3-2 : Stages of the Research Process



Source : (Zikmund, 1991b, p. 36)

3-1 Research Hypotheses

To reach the overall goal/objective of the present research study, the following hypotheses were proposed and tested empirically :

1. The expenditure of the groups , working and non-working women, increases as a result of advertising campaigns.
2. Educational level is not a significant factor in the Bahraini women's consuming behavior.
3. Family income has no impact on Bahraini women's shopping attitudes.
4. Social events , such as Eids, parties, sales...etc. are the real motivators for Bahraini women's shopping and not their real needs.

3-2 Research Sample

According to Churchill (1991, p. 536), a practical procedure to use and to draw a sample includes the following steps :

Step 1 ==>	<table><tr><td data-bbox="395 1691 1299 1744">Define the Population</td></tr><tr><td data-bbox="395 1744 1299 1823"></td></tr></table>	Define the Population	
Define the Population			

Step 2 ==>	Identify the Sampling Frame
------------	-----------------------------

Step 3 ==>	Select a Sampling Procedure
------------	-----------------------------

Step 4 ==>	Determine the Sample Size
------------	---------------------------

Step 5 ==>	Select the Sample Elements
------------	----------------------------

Step 6 ==>	Collect the Data from the Designated Elements
------------	---

Similar to Churchill's proposal, Zikmund offers seven stages to be considered in the selection of a sample :

- 1. **Defining the target population** - Answering questions about the crucial characteristics of the population.

2. **Select a sampling frame** - It is a list of elements from which the sample may be drawn.
3. **Determine if a probability or nonprobability sampling method will be chosen** - It is the process of grouping the sampling into first, probability sampling technique in which every member of the population will have a known, nonzero probability of select. Second, nonprobability sampling technique in which units of the sample are selected on the basis of personal judgment or convenience; the probability of any particular member of the population being chosen is unknown.
4. **Plan procedure for selecting sampling units** - Deciding on the most appropriate sample design by identifying a number of sampling criteria, such as degree of accuracy, time ...etc. and evaluate the relative importance of each criterion before selecting a sampling design.
5. **Determine sample size** - It is a process which requires a knowledge of statistic, such as the mean, the median, the mode, the standard deviation ...etc.
6. **Select actual sampling units** - Determination of a confidence interval around a sample proportion by using statistic in addition to the statistical techniques mentioned in stage 5.

7. **Conduct fieldwork** - Collecting data in the field by the researcher or any qualified person for producing research results without substantial error (Zikmund, 1991b, p. 453).

Whatever technique would be used to collect data, a good and a well defined sample should be selected. According to Zikmund (1991a), the process of sampling involves "any procedure using a small number of items or parts of the whole population to make conclusions regarding the whole population" (p.329).

Also, Zikmund (1991a) argues that sampling techniques are classified into two main groups: nonprobability samples and probabilistic samples. The former include convenience, judgment, quota, and snowball samples, whereas the latter include random sampling, systematic sampling, stratified sampling, and cluster sampling.

As for the present research sampling techniques, the sample is classified into two groups of Bahraini women. The first group is consisted of 31 government employees and private organizations employees ($n = 31$). It consists of employees at various positions and grades (supervisory and non-supervisory positions). The range of the sample's educational level is between high school certificate and bachelor degree. This group is cluster sampling. Cluster sampling is one of the probability sampling techniques which is based on chance selection procedures. And probability samples

are distinguished by the fact that "every population element has a known, nonzero chance of being included in the sample" (Churchill,1991,p.577).

The second group consists of 53 nonworking women. The educational level of this group is less than high school certificate in most cases. The sampling technique for this group is by judgment. The judgment sampling is one of the nonprobability samples techniques where the sample is selected to ensure that all members have a certain characteristic (Zikmund,1991a).

Moreover, judgment samples are often called "purposive samples; the sample elements are hand-picked because it is expected that they can serve the research purpose. Most typically, the sample elements are selected because it is believed that they are representative of the population of interest" (Churchill,1991,p.540).

A sub sample of 9 working women from various position levels and 8 of nonworking were randomly selected and interviewed for ensuring the validity of the completed questionnaires and getting more details about the sample's responses.

3-3 Data Collection And Instruments

In any research, information about the past and the present of the investigated problem/situation and the concerned respondents must be obtained in order to get valid and accurate results. As Emory (1985) concludes, the basic method or the first step for

gathering a good background on the topic under investigation is a literature search.

However, there are other techniques for data collection. One of them, according to Emory (1985), is through observation which provides information about the whole event as it occurs or when the participants are unwilling to respond. Although this technique is less demanding and has less biasing effect, it is slow and provides no information about the participants' past, attitudes, or preferences. Also, there is no way to know the time and the place of the event's occurrence.

Another technique is to have a survey on the people to record their responses. Surveying can provide information about the respondents' opinion and their past. It can be efficient and economic, but it depends on the respondents' cooperation. In other words, good information can be obtained if the respondents are willing to do so, or if they have an adequate knowledge about the topic investigated (Emory, 1985, p.210).

The use of questioning is another technique which can be conducted in several ways : one is face-to-face interviewing (personal interview) where information could be collected in depth and in detail. Emory (1985) thinks that a successful interview depends heavily on the interviewer's ability to choose the right person, the right time, and use right language. Also, it depends on the respondents' understanding of what is expected from them. Second,

telephone interviewing is less expensive than a personal interview, but it is limited by the availability of the respondents near the phone. Third, mail interviewing is not costly and it gives the respondents time needed for data gathering. However, the amount of information obtained in this way may not be much, because only the educated and the interested people will respond.

In figure 3-3 below, there are four types scales of data measurement classified on the basis of mathematical ranking, namely, the **quantifiable measurement** that can be ranked only in a greater-than ($>$), equal-to ($=$), or less-than ($<$) form. The four levels of data measurement are :

1. **Nominal** measurement is the weakest data measurement technique, wherein numbers or letters assigned to the data elements serve as labels for identification or classification and compared only for equality ($=$) relationship, such as students No., staff No. ...etc.
2. **Ordinal** measurement is higher than nominal measurement. In ordinal measurement, data elements are arranged according to their magnitude in an ordered relationship, contains both an equality ($=$) and a greater-than ($>$) relationship, such as President $>$ Vice-president $>$ Dean and so on in the university terms.
3. **Interval** measurement is preferred over ordinal, because data elements are, both, arranged according to their magnitudes and distinguished the ordered arrangement in

units of equal intervals, such as temperature scales,
salary scales ...etc.

Figure 3-3 : Levels of Data Measurement

		* Known Distance between Any Two Points
	Ratio	* Unique or True Zero
		* Equality And Greater-than Relationship

		* Known Distance between Any Two Points
	Interval	* Equality and Greater-than Relationship

		* Ranking
	Ordinal	* Equality and Greater-than Relationship

		* Unique Classification
	Nominal	* Equality Relationship

Source : (Groebner & Shannon, 1989, p. 5)

4. **Ratio** measurement is the highest level of measurement that has absolute rather relative quantities, namely, the true zero point where zero means "none", such as money, distance and so on (Groebner & Shannon, 1989, p. 5).

As for this research, data were collected through the use of questionnaire (see appendix) , followed up with sub sample's interview in order to get accurate and valid information as much as possible.

3-4 The Questionnaire Design

According to Churchill (1991), "designing questionnaires is still an art and not a science" (p.359). In his book Marketing Research: Methodological Foundations, Churchill offers a method that the beginning researcher can use to develop a questionnaire. Below is the suggested procedure by Churchill (1991, p.360) :

Step 1 =>	Specify What Information Will Be Sought	
Step 2 =>	Determine Type of Questionnaire	
	and Method of Administration	

Step 3 => | Determine Content of Individual Questions |
|_____|

Step 4 => | Determine Form of Response to Each Question |
|_____|

Step 5 => | Determine Wording of Each Question |
|_____|

Step 6 => | Determine Sequence of Questions |
|_____|

Step 7 => | Determine Physical Characteristics of Questionnaire |
|_____|

Step 8 => | Reexamine Steps 1-7 and Revise if Necessary |
|_____|

Step 9 => | Pretest Questionnaire and Revise If Necessary |
|_____|

Source : (Churchill, 1991, p. 360)

It is clear that the above nine-step procedures are a guide to the researcher to ask and answer some specific questions when designing questionnaires. Although the stages of developing a questionnaire, offered by Churchill, are presented in sequence and in step-by-step fashion, I found it hard not to work back and forth among some of the stages to secure and obtain the desired information. Thus, the questionnaire was designed in such a way that enables the researcher to have a clear understanding of the investigated topic (See appendix, p.86).

In this research, the questionnaire comprised of 23 questions, and each question was specific and addresses only one important issue. In some cases, the researcher categorized questions that can be answered from different frames of reference into multiple questions, with one question corresponding to each frame of reference. Simple words and simple sentences were used to avoid any ambiguity, and it was intended to make the questionnaire as short as possible. Finally, some comments obtained from the interviewers and respondents, have led to elimination of some questions that seemed confusing and did not provide adequate information. In other words, the questions were piloted (pre-tested) on a different (smaller) sample so that the questions' wording could be improved and the questions' sequences could be changed.

3-5 The Questionnaire Response Rate

The response rate of the questionnaires received was about 45.59%

for working women (31 out of 68) and 66.25% for nonworking women (53 out of 80).

Thus, total response rate for both groups was 56.76% (84 out of 148). Table 3-1 below shows the surveyed organizations, households,

Table 3-1 : Rate of The Questionnaires Response

A- Working Women	NO. of	Respondent	
-----	Question.	-----	
Organization	Distributed	No.	%
-----	-----	-----	-----
University of Bahrain	23	19	80.00
Ministry of Education	10	03	30.00
Ministry of Health	05	02	40.00
Ministry of Commerce & Agriculture	05	01	20.00
Ministry of Justice	05	01	20.00
University of Arabian Gulf	05	01	20.00
Arab Banking Corporation	05	01	20.00
Bahrain Telecommunication Company	05	02	40.00
Gulf Air	05	01	20.00
-----	-----	-----	-----
Sub Total	68	31	45.59
-----	-----	-----	-----
B - Nonworking Women	80	53	66.25
-----	-----	-----	-----
Total	148	84	56.76
-----	-----	-----	-----

number of distributed questionnaires, and number of responses in each organization and household.

3-6 Data Analysis Techniques

The collected raw data were edited and coded into a form suitable for analysis, namely, the **descriptive analysis** which refers to the "transformation of raw data into a form that will make them easy to understand and interpret; rearranging, ordering, and generate descriptive information" (Zikmund, 1991b, p.592).

The size of the sample permitted the researcher to tabulate the data by hand. The research analysis did not stop with simple tabulation, such as frequency counts and percentage distributions, however; it also applied the technique of cross tabulation (see Table 4-1, p.49) where data can be organized by groups, categories, or classes in order to facilitate comparisons among groups and determine the type of relationship among variables (Churchill, 1991, p.702).

In summary, this chapter has dealt with various approaches to research, and has explained the methodology adopted by the researcher in this project. Some figures were presented concerning response rate, and the writer noted some problems encountered at this stage.

CHAPTER FOUR

DATA PRESENTATION AND ANALYSIS

This chapter summarizes and analyzes the collected data and presents them in a tabulated descriptive format.

4-1 Personal Information about Samples

This section concentrates on the essential personal elements of the samples, such as size, employment rate, age, marital status, and level of education. First, the respondents have been classified into working and nonworking women. 36.90% of the samples were working women and 63.10% of them were nonworking women (see table 4-1 below).

Table (4-1) : Samples' Size And Employment

	Sector							
Condition	Public		Private		Mix		Total	
	No.	%	No.	%	No.	%	No.	%
Working Women	08	25.81	02	06.45	21	67.74	31	36.90
-----	-----		-----		-----		-----	
Nonwk. Women							53	63.10
Total							84	100

Second, ages of the samples vary from working to nonworking women. None of the working women was under 20 years, while 13.21% of nonworking women were considered teenagers (see table 4-2 below). 45.16% of working women were between 31-45 years, and the same percentage of nonworking women were between 46-60 years. However, the two groups, working and nonworking women, are similar in one characteristic, that is none of them were above 60 years.

Table (4-2) : Range of Samples' Ages

Range	Wk. Women		Nonwk. W.		Total	
	No.	%	No.	%	No.	%
Under 20	00	00.00	07	13.21	07	08.33
20 - 30	14	45.16	19	35.85	33	39.29
31 - 45	14	45.16	16	30.19	30	35.71
46 - 60	03	09.68	04	20.75	14	16.67
60+	00	00.00	00	00.00	00	00.00
Total	31	100	53	100	84	100

Third, working and nonworking women have one thing in common, that is 83.87% of working women and 96.23% of nonworking women are married. Unlike working women, none of the nonworking women were single (00%), and none of them were divorced (see table 4-3 below). However, 03.77% of nonworking women are widowed. A possible inference without examining the data more closely might lead one to suppose that this is due to a higher survival rate for women. In fact, this is not the case : both women were in the 46-60 age range, and they had married husbands some years older than themselves (12 years and 9 years respectively).

Table (4-3) : Samples' Marital Status

Status	Wk. Women		Nonwk. W.		Total	
	No.	%	No.	%	No.	%
Single	03	09.67	00	00.00	03	03.57
Married	26	83.87	51	96.23	77	91.67
Widowed	01	03.23	02	03.77	03	03.57
Divorced	01	03.23	00	00.00	01	01.19
Total	31	100	53	100	84	100

Forth, the working women's population were in positions such as school directors, supervisors, accountants, bank auditors, and clerks / typists. 38.71% of them were college graduates, and 22.58% of them have college diploma. 38.71% of the working women were clerks / typists. As for nonworking women, all of them were housewives, and their educational level was less than college degree (see table 4-4 below). 26.42% of them had a high school certificate, and the rest (73.58% of them) had junior a high school certificate or less.

Table (4-4) : Samples' Educational Level

Level	Wk. Women		Nonwk. W.		Total	
	No.	%	No.	%	No.	%
Junior high school or less	00	00.00	39	73.58	39	46.43
High school certificate	12	38.71	14	26.42	26	30.95
College diploma	07	22.58	00	00.00	07	08.33
College graduate	12	38.71	00	00.00	12	14.29
Others	00	00.00	00	00.00	00	00.00
Total	31	100	53	100	84	100

4-2 Factors Influencing Buying Process

Women in Bahrain are so attracted to goods made in USA, UK...etc. That local department stores, such as Sana, Sawsan, Semsem...etc. try hard to meet and satisfy these needs and thus make their female customers happy. It is no surprise, then, that 45.16% of working women and 47.17% of nonworking women purchase their clothes from these stores (see table 4-5 below). While this may be good for attracting business to these stores, it is obviously not so good for the local economy.

Table (4-5) : Places Where Women Purchase Their
Clothes, Shoes, Cosmetics ...etc.

Place	Wk. Women		Nonwk. W.		Total	
	No.	%	No.	%	No.	%
Shopping Centers, such as	13	41.94	18	33.96	31	36.90
Yateem Center ...etc.						
Department Stores, such as	14	45.16	25	47.17	39	46.43
Sana, Sawsan ...etc.						
Local Market, such as	04	12.90	10	18.87	14	16.67
Sooq Al-Manama ...etc.						
Others	00	00.00	00	00.00	00	00.00
Total	31	100	53	100	84	100

Moreover, working and nonworking are willing to pay high prices for consumer goods in order to keep ,or at least feel that they have, some prestigious status, when they go shopping to Yateem Center...etc. As Cravens (1991) puts it "understanding customer satisfaction requires close monitoring of needs and wants. Buyers' satisfaction is influenced by the product/service delivery system, performance of the product/service, the image of the company/product/brand, customers' perceived price-value relationship of the product/service, employees' level of performance, and competitors advantages and weaknesses" (p. 8).

In question 15, the research's intention was to measure the importance of each factor affecting shopping attitudes during shopping (buying process), starting from buying forces influences (inputs) to buying responses (outputs). The nonworking women, who were supposed to be more sensitive to product's price due to sole income (husband's income) in the family, paid no attention at all to the reasonable price factor in the question (see table 4-6 below). The zero score for nonworking women was consistent with the third hypotheses, stated in chapter three that family income has no impact on Bahraini women's shopping attitudes or behavior.

The findings suggest that nonworking women tend to spend only a short time in making their selection and not checking or paying attention to the price of the item they select. These findings are consistent with the notion that shoppers do not always check or know the price for several reasons : a lack of time, a belief

Table (4-6) : Importance of Factors Affecting
Shopping Attitudes or Behavior

Type	Wk. Women		Nonwk. W.		Total	
	No.	%	No.	%	No.	%
Special Sale	05	16.13	16	30.19	21	25.00
Good Quality	08	25.81	04	07.55	12	14.29
Reasonable Price	02	06.45	00	00.00	02	02.38
Convenient Location	02	06.45	00	00.00	02	02.38
Well Known / Prestigious	14	45.16	33	62.26	47	55.95
Shopping Center						
Total	31	100	53	100	84	100

that the price is satisfactory, brand loyalty or habitual repeat purchasing, or the belief that the limited total savings from checking prices is not worth the time or effort (Dickson & Sawyer, 1990, pp. 42-53).

Interestingly, nonworking women scored 62.26% for purchases from prestigious shopping centers which is higher than working women who scored 45.16% (see table 4-6 above). Also, the zero score for convenient location indicates that nonworking women had more

spare time than working women which allowed them to spend more time during shopping, thus not having to pay so much attention to the store's location whether it is near or far away from home.

Table 4-7 and table 4-8 below approve that availability of spare time to nonworking women encourages them to do their shopping regardless of long distance of shopping areas from their residence and lack of means of transportation. 49.06% of nonworking women went shopping on foot, even though, 62.26 % of them live 11-20 km away from shopping area. Of course, one might argue that 11-20 km is not counted as a long distance; however, talking about a country as small as Bahrain, it is a relatively a long distance.

Table (4-7) : Location of Shopping Areas

Distance	Wk. Women		Nonwk. W.		Total	
	No.	%	No.	%	No.	%
0 - 5 km	02	06.45	12	22.64	14	16.67
6 - 10 km	09	29.03	08	15.10	17	20.24
11 - 20 km	14	45.16	33	62.26	47	55.95
21+ km	06	19.36	00	00.00	06	07.14
Total	31	100	53	100	84	100

Table (4-8) : Means of Transportation for Shopping

Means	Wk. Women		Nonwk. W.		Total	
	No.	%	No.	%	No.	%
Private Car	31	100.00	24	45.28	55	65.48
On Foot	00	00.00	26	49.06	26	30.95
Other Means (bus ..etc.)	00	00.00	03	05.66	03	03.57
Total	31	100	53	100	84	100

Although 100% of working women had a private car (see table 4-8 above) and they had a monthly salary, they did not go shopping as often as nonworking women did. Table 4-9 below shows that only 19.35% of working women go shopping once a week, while 47.17% of nonworking women go shopping every week.

Table (4-9) : Frequency of Shopping

Frequency	Wk. Women		Nonwk. W.		Total	
	No.	%	No.	%	No.	%
Once a week	06	19.35	25	47.17	31	36.91
Once in two weeks	10	32.26	19	35.85	29	34.52
Once in three weeks	07	22.58	03	05.66	10	11.90
Once a month	08	25.81	06	11.32	14	16.67
total	31	100	53	100	84	100

These findings have been received with surprise and concern, because the bulk family income for nonworking women falls within the range of BD 351 - BD 500 (see table 4-10 below). Knowing that only 16.98% of them had monthly income above BD 501 and 73.59% of them within BD 351 - BD 500, it is clear that the third hypothesis stated in chapter three could be a disturbing reality in Bahrain society. One finds that the researcher's third hypothesis, namely that family income has no impact on Bahraini women's shopping attitudes, is supported. This reflects an alarming situation, which could lead in some cases to large debts.

Table (4-10) : Family Monthly Income

Total Income	Wk. Women		Nonwk. W.		Total	
	No.	%	No.	%	No.	%
Less than BD 200	00	00.00	00	00.00	00	00.00
BD 200 - BD 350	00	00.00	05	09.43	05	05.95
BD 351 - BD 500	02	06.45	39	73.59	41	48.81
BD 501+	29	93.55	09	16.98	38	45.24
Total	31	100	53	100	84	100

Furthermore, a single purchase of a dress is taken to exemplify this trend. 45.28% of them paid an average price of BD 20 - BD 30 for a new dress, and 32.08% of them paid BD 31 - BD 44. Thus, combining option two and option three, 77.36% of them paid high price for a one single dress (see table 4-11 below). In percentage terms, this expenditure, namely a purchase of single dress, represented a 6% and 9% of total income. The results of table 4-11 indicates that nonworking women really had no concern for the family income, these results could be approval for the research's third hypothesis which states that family income has no impact on

Bahraini women's shopping behavior. As a consequence for such attitudes, the investigated women's families could face a long term of debts hardship.

Table 4-11 : Average Price for a New Dress

Price	Wk. Women		Nonwk. W.		Total	
	No.	%	No.	%	No.	%
Less than BD 20	04	12.91	11	20.75	20	23.81
BD 20 - BD 30	11	35.48	24	45.28	30	35.71
BD 31 - BD 44	14	45.16	17	32.08	31	46.91
BD 45+	02	06.45	01	01.89	03	03.57
Total	31	100	53	100	84	100

It was realized that nonworking women did not only pay high price for their dresses, they also bought more dresses than working women. Table 4-12 below supports this fact. 45.28% of nonworking women bought or made 2-3 dresses per month compared to working women, 32.26% of working women buy 2-3 dresses per month. Thus, Table 4-9, 4-11, and Table 4-12 are strong evidence and a support

to the research's third hypothesis which states that low family income dose not change the shopping attitudes of Bahraini Women.

Table 4-12 : Number of Dresses per Month

Number	Wk. Women		Nonwk. W.		Total	
	No.	%	No.	%	No.	%
None	00	00.00	00	00.00	00	00.00
1 - 2	21	67.74	29	54.72	50	59.52
2 - 3	10	32.26	24	45.28	34	40.48
3 - 4	00	00.00	00	00.00	00	00.00
4 and above	00	00.00	00	00.00	00	00.00
Total	31	100	53	100	84	100

One can understand why 45.16% of working women pay BD 31 - BD 44 for a dress, knowing that 93.55% of them had a total family income above BD 501; yet, it might be relatively hard to understand the behavior of nonworking women paying high price when 83.02% of them had total family income of BD 200 - BD 500 (see table 4-10 above), and they did not have to appear in public five days a week as working women did.

However, there might be one explanation for these attitudes. Table 4-13 below shows the area of residency for the two groups, working and nonworking women. 41.51% of nonworking women lived in Manama area, capital of Bahrain, and the implication is that nonworking women were close to the most prestigious shopping centers in the country. Thus, it is natural, from their point of view, to behave in the way they do, namely, buying expensive dresses.

Table (4-13) : Area of Residency

Location	Wk. Women		Nonwk. W.		Total	
	No.	%	No.	%	No.	%
Manama	08	25.81	22	41.51	30	35.72
Muharraq	05	16.13	01	01.89	06	07.14
Riffa	05	16.13	03	05.66	08	09.52
Others	13	41.93	27	50.94	40	47.62
Total	31	100	53	100	84	100

Moreover, it is evident that most of the working and nonworking women consider themselves to be city residents. Table 4-14 below indicates this, and yet this conflicts with some data in Table 4-13 as to the actual area of residency. For instance, according to Table 4-13, 50.94% of nonworking women live in areas other than Manama, Muharraq and Riffa (the only areas that can be reasonably termed "cities"), and yet 67.93% of nonworking women, according to Table 4-14, claim to be city residents. This suggests that this group at any rate wants to associate themselves with other geographic areas in order to develop their own culture and avoid people's stereotypings about their real locations, because there is no other explanation for women living in A'ali, yet they say that they live in a city.

Table (4-14) : Geography And Category of Residency

	Wk. Women		Nonwk. W.		Total	
	_____		_____		_____	
	No.	%	No.	%	No.	%
_____	_____	_____	_____	_____	_____	_____
City	19	61.29	36	67.93	55	65.48
Town	10	32.26	15	28.30	25	29.76
Village	02	06.45	02	03.77	04	04.76
_____	_____	_____	_____	_____	_____	_____
Total	31	100	53	100	84	100
_____	_____	_____	_____	_____	_____	_____

4-3 Attributes of Products

The research has produced very consistent results with regard to price, durability, and brand name. Both groups, working and nonworking women ranked price as the least in importance 6.45% and 5.66%, while brand name was found to be the most important product's attributes for both groups, with figures of 38.71% for working women and 49.05% for nonworking women (table 4-15 below). This again indicates that price was not seen to be an important factor, and that brand name is decisive, most probably because of the prestige and confidence in the product associated with brand names (as mentioned above on p.54).

Table (4-15) : Importance of Product's Attributes

Attribute	Wk. Women		Nonwk. W.		Total	
	No.	%	No.	%	No.	%
Price	02	06.45	03	05.66	05	05.95
Durability	05	16.13	04	07.55	09	10.71
Styling / Appearance	12	38.71	20	37.74	32	38.10
Brand Name	12	38.71	26	49.05	38	45.24
Others	00	00.00	00	00.00	00	00.00
Total	31	100	53	100	84	100

Equally important is the style or appearance of the product for

working women; they scored 38.71% (see table 4-15 above). Although nonworking women scored 37.74% for style and appearance which is less than working women, it is still high comparing to other attributes in which they scored 5.66% for price. The findings of Table 4-15 approved that Bahraini women, working and nonworking, showed almost similar attitudes toward style and brand name.

4-4 Impact of Advertisements

Question 14 was intended to see the highest and the most impact on their shopping behavior. Was it TV commercials, newspapers and magazine, people's recommendations, or others. 45.16% of working women and 47.17% of nonworking women ranked "people's recommendations" high and most in importance (see table 4-16 below). And this result is compatible with Amine's and Cavusgil's findings about consumer behavior in the Middle East region that "word-of-mouth advertising is a specific phenomenon not to be under-estimated by any marketing company and rumor-mongering is a well-established social habit" (Amine & Cavusgil, 1986, p.173).

Table 4-16 provides some evidence that the first hypothesis, which states that the expenditure of both groups of women increases as a result of advertising campaigns could be true to some extent, although the responses to question 14 indicate that the correlation is rather weak. 38.71% of working women and 43.40% of nonworking women influenced by TV commercials when they go shopping.

Table (4-16) : Ways And Impact of Advertisement

Type	Wk.Women		Nonwk.W.		Total	
	No.	%	No.	%	No.	%
TV Commercials	12	38.71	23	43.40	35	41.67
Newspapers & Magazine	05	16.13	05	09.43	10	11.90
People's Recommendations	14	45.16	25	47.17	39	46.43
Others	00	00.00	00	00.00	00	00.00
Total	31	100	53	100	84	100

In deciding what to buy, a consumer usually relies more on the opinions of reference groups than on information from ads or salespeople. Table 4-17 below support this notion. 41.94% of working women wanted to go shopping with their family and 45.16% of them wanted to be with their friends. Nonworking women showed, almost, the same attitudes. 43.40% of them wanted to be with their family when they go shopping and 47.17% of them wanted to be with their friends. Again, these results enhance the second hypothesis, which state that working and nonworking women in Bahrain show similar attitudes and buying behavior when they go

shopping, regardless of their level of education. Both women are influenced largely by others' opinion. Of course, others' opinion would include the salespeople who are there to inform, persuade, and remind customers that the store's product and services can fill their needs. Therefore, the store's image and ability to build loyalty can heavily depend on the availability and the characteristics of the salespeople.

Table (4-17) : Shopping in Groups or Alone

	Wk. Women		Nonwk. W.		Total	
	No.	%	No.	%	No.	%
Alone	04	12.90	05	09.43	09	10.71
With Family	13	41.94	23	43.40	36	42.86
With Friends	14	45.16	25	47.17	39	46.43
Total	31	100	53	100	84	100

4-5 Fever of Sales Time

What appears to motivate working and nonworking Bahraini women most for shopping is not their real needs for a particular product, but rather special social events, such as Eids, parties, and mostly the sales time. Table 4-18 below supports the above

claim. 70.97% of working women and 69.81% of nonworking women were willing to do their shopping during sales time. Both groups, working and nonworking women, scored zero for option one (not willing at all); thus, the conclusion is that the two groups did not miss the sales time (100% of them were willing to do their shopping during sales time).

Table (4-18) : Shopping Willingness During Sales Time

Degree	Wk. Women		Nonwk. W.		Total	
	No.	%	No.	%	No.	%
Not willing at all	00	00.00	00	00.00	00	00.00
Somehow willing	09	29.03	16	30.19	25	29.76
Strongly willing	22	70.97	37	69.81	59	70.24
Total	31	100	53	100	84	100

Furthermore, table 4-19 below supports the forth hypothesis, which states that special occasions, such as Eid and parties, or just sales, has a great effect upon the consumer behavior of Bahraini women. 60.71% of working women do their shopping during sales time for the sake of pleasure (having fun), and only 22.58%

of them do it because they think this is the right time to meet or satisfy their needs. Nonworking women, also, scored 67.92% for pleasure reasons when they go shopping during sales time. Although 5.66% of nonworking women do their shopping during sales time, believing that they can save money, still the low percentage supports the findings in table 4-6 above that nonworking women pay no attention to price of the item they select.

Table (4-19) : Reasons for Shopping During Sales Time

Reason	Wk. Women		Nonwk. W.		Total	
	No.	%	No.	%	No.	%
Save Money	05	16.13	03	05.66	08	09.52
Convenience (right time)	07	22.58	14	26.42	21	25.00
Pleasure (having Fun)	19	61.29	36	67.92	55	65.48
Others	00	00.00	00	00.00	00	00.00
Total	31	100	53	100	84	100

For more support for the forth hypothesis, table 4-20 below indicates that the two groups, working and nonworking women were not very satisfied with their purchases. 45.16% of working women and 50.94% of nonworking women were neither satisfied nor dissat-

isfied. The implication of these results is that the purchases of the two groups did not reflect their real needs. These appear to be social occasions, with the need to be there, and/or to be seen there, probably purchasing, is as more important than, actually buying something needed. The results even support the research's third hypothesis, which states that family income for Bahraini women is not a significant factor to influence and to shape their shopping behavior.

Table (4-20) : Degree of Shopping Satisfaction

Degree	Wk. Women		Nonwk. W.		Total	
	No.	%	No.	%	No.	%
Very Satisfied	02	06.45	06	11.32	08	09.52
Somehow Satisfied	10	32.26	13	24.53	23	27.38
Neither Satisfied	14	45.16	27	50.94	41	48.81
Nor Dissatisfied						
Somehow Dissatisfied	05	16.13	07	13.21	12	14.29
Very Dissatisfied	00	00.00	00	00.00	00	00.00
Total	31	100	53	100	84	100

4-6 The Two Groups Opinions & Recommendations

Question 23 was intended to reveal women's ideas and recommendations about the investigated topic. Most of them talked about reasons and justifications for their consuming behavior. Table 4-21 below represents all the statements and opinions/ideas, given by the two groups of women, in response to question No.23.

Table (4-21) : Ideas And Recommendations of
Working And NonWorking Women

Statements	Wk. Women	Nonwk. W.
	%	%
Increasing Salary	95	95
Reducing Prices	96	42
Looking Good	91	95
Losing Religious Faith	65	10
Securing Husbands' Loyalty	55	78
Government's Responsibility	51	23
(Ministry of Information)		
Influence of The West	46	10
High Technology	46	00
Educational Campaign	35	00
Encouraging Local Manufacturing	20	00
Increasing Employment Rate	10	27

like working women, 95% of nonworking women recommend increase in the salary so that they can cope with life expense. Unlike working women, 42% of nonworking women were concerned with price reduction. Of course, they refer to products' prices. As noted previously, nonworking women pay less attention to products' prices than to style and appearance. 95% of them justified their "irrational" buying habit for expensive products as a necessity of modern life to look good.

Also, 78% of nonworking women mentioned that their main purpose from buying all these "good" and expensive stuff is that to ensure their husbands' loyalty! It is irrational indeed. How can these women keep their husbands' loyalty at the same time they deplete the family's income?

In table 4-21 above, 65% of working women inferred women's shopping behavior, in general, to absence of religious faith, while 10% only of nonworking women stated the same reason. First of all, the researcher did not anticipate such a thing from the investigated samples, namely, that losing religious faith is a reason for their extravagant shopping behavior. Second, these results serve to demonstrate (to the researcher) some of the important conclusions that can be drawn. One, in Islam, religion and life are considered to be the twins needed for the continuity of civilized human beings, and economy is the backbone of life; thus, religion and economy go hand by hand. Two, nonworking women did not have chance to finish high studies, and true religious

awareness requires high level of education, so it is natural that nonworking women, as they are mostly poorly educated (see Table 4-4 above) show a low percentage in such an issue.

Like the factor of losing religious faith, 10% of nonworking women related their shopping behavior to the influence of life-style in the west. Since the two percentages for the two factors (losing religious faith & influence of the west) are equal, the researcher considers the possibility of a causal relationship between these two factors, namely, that in some cases, exposure to Western civilization can lead to a loss of religious faith (as Islam is really a non-Western religion, at least in its roots).

In consistent with the above results, none of the nonworking women said anything about impact of high technology on their shopping behavior, they scored zero for that matter. However, working women showed a consistency in the results. 46% of them admitted that the west and high technology have the same impact on their shopping behavior, because they believed that high technology is a parallel to the Western civilization.

Talking about high technology would lead to the role of Ministry of Information in a society, namely the TV channels. 51% of working women agreed that TV channels play a vital role in their life, especially in the last three years. Like all people in Bahrain, women are exposed to different cultures and different attitudes through the English channel (55), CNN, BBC, MBC ...etc. While TV could have a great influence on life in general, it is

perhaps less important than expected in determining consumer behavior/ motivation.

The findings of table 4-21 above indicate that only 23% of non-working women believe that TV channels have affected their shopping behavior. The real result for nonworking women was lower than expected. Therefore, the researcher's justification for this finding is that 23% is a result of the language's barrier. In other words, not knowing English language very well is the real cause for this low result.

Although 35% of working women suggested educational campaign, carried by public and private organizations, to educate women about the importance of changing their attitudes and evaluating their consumption behavior, only 20% of them were in favor of local products see table 4-21. The inconsistency in the results produced another support to the research's second hypothesis which states that educational level is not a significant factor in the Bahraini women's consuming behavior .

Finally and interestingly, 27% of nonworking women made a suggestion to solve their low income problem so that they can cope with their high expenditure by increasing the employment opportunity. Instead of reviewing and judging their shopping behavior, non-working women wanted to be hired and get a job in order to have extra money that can meet their need for consumption. while one can sympathize with the request for greater employment opportuni-

ties , it has to be noted that these opportunities would need to be closely tailored to rather limited abilities of the nonworking women. In other words, suitable employment should be found, if possible, to help these consumers continue consuming (without getting into debt).

In conclusion, the results of this research have indicated that working and nonworking women in Bahrain showed almost similar attitudes and similar purchasing behavior. In spite of the difference between the two groups' social class, namely, occupation, income, wealth, education and so on, both groups behaved in a similar way when they went shopping. The similarity between the two groups of women enhanced the four hypotheses of this research, stated in Chapter One (p.6).

CHAPTER FIVE

CONCLUSIONS & RECOMMENDATIONS

The general goal of this research was to examine various factors affecting Bahraini women's purchasing behavior and their attitudes when they go shopping.

For the purposes of this study, Bahraini women were categorized into (1) working women (2) nonworking women. Four hypotheses were proposed for this study. The first one stated that level of expenditure, of the two groups of women, increases as a result of advertising campaign. Second, working and nonworking women, or educated and noneducated women reveal similar attitudes when they go shopping. Third, family income is rather a weak factor in shaping the two groups' consuming behavior. Forth, the real motivators for Bahraini women's shopping are occasions such as Eids, parties, or sales.

The methodology used to reach the over all goal of this research was a questionnaire comprised of 23 questions, in addition to sub sample interviews.

5-1 A Brief Recap of findings of the Research's Hypotheses

First, like other women in the GCC countries, Bahraini women are exposed to Satellite TVs, so they are affected by events such as Royal Wedding, Beauty Pageant, and commercials exhibited on these TVs. Although people's recommendations had a greater impact on

expenditure level of the two groups of women (14 out of 31 working women and 25 out of 53 nonworking women), almost the same number of women indicated that TV commercials, newspapers, magazines ...etc have had an impact on women's shopping behavior in Bahrain. 12 out of 31 of working women (38.71%) and 23 out of 53 nonworking women (43.40%) mentioned that their attitudes toward goods and services are affected by those means of advertisements. These findings support the first hypothesis which states that working women and nonworking women in Bahrain increase their level of expenditure as level of advertisements increases.

Second, although 61.29% of working women attended college to get some sort of diploma or degree (table 4-4, chapter four), and none of the nonworking women have had the same opportunity, most of the results in Chapter Four indicated that the buying mentality of the two groups of women were the same, regardless of level of education. The main reason for such conclusion is that the potential to influence the two groups, working and nonworking women, were strongly affected by the same factors, such as culture and so on. Such conclusion could support the research's second hypothesis, which states that the educational level of the two groups of women is not a significant determinant in their shopping behavior.

Third, in economic context, a rise in the price of a commodity has two effects on quantity demanded by consumers. The first is a **substitution effect**, which makes the goods less attractive,

because it has become more expensive than it was previously. Second, it is the **income effect**, which decreases the consumer's total utility (satisfaction), because higher prices cut his/her purchasing power (Baumol & Blinder, 1991, p.448).

However, women in Bahrain, particularly nonworking women, spend their husband's income in a way that yields, or at least they think yields greatest amount of satisfaction, regardless of high and changing prices for most commodities in this country. In other words, income effect does not exist, or at least represents a weak influence on women's behavior, because the results of table 4-12 showed that 29 out of the 53 nonworking women (54.72%) bought 1-2 dresses per month and 24 of them (45.28%) bought 2-3 dresses per month. The research already mentioned that buying 1-2 dresses and 2-3 dresses per month meant consuming 6% and 9% of total income respectively. Such findings support the third hypothesis stated in chapter three, that is family income has no impact on Bahraini women's shopping attitudes.

Forth, according to Enis and Cox (1988, p.112), the term satisfaction or utility refers to "the degree of congruence between the actual consequences from purchase and consumption of a brand and what was expected from it by the buyer at the time of purchase". The assumption is that, reaching degree of satisfaction would have a positive affect on the consumer, that is he/she would reconsider the same product in the next buying decision. However, the findings in Chapter Four (Table 4-20) did not show a high level of congruity between the real and the expected results

from the two groups' purchases.

In other words, both, working and nonworking women did not get the degree of utility they had expected. Only 6.45% of working women and 11% of nonworking women were very satisfied with their purchases. And 16.13% of working women and 13.21% of nonworking women were somehow dissatisfied; yet, both of them, working and nonworking women showed the same attitudes to the brand name. Their dissatisfaction with the brand did not change their attitudes, that is to be less favorable. These results support the forth hypothesis, which states that special occasion, such as Eids and parties, or just sales are the real motivators for Bahraini women's shopping and not their real needs, to a large extent. Although the two groups of women were not very satisfied with their purchases, they were more favorable to them, and this contradiction with the above assumption enhanced and supported the forth hypothesis which suggests that, both, working and nonworking Bahraini women demand so much products that did not reflect their real needs, especially in Eid's time and so on.

It may suffice to summarize the findings of all tables in Chapter Four in order to formulate generalizations about the two groups of women, under the assumption that half or more than half of the women's response, could be considered a shared idea and a similar characteristic (see Table 5-1 below). These findings and results all over the research provide an encouraging support for the four hypotheses of the research, stated in chapter three. The follow-

Table 5-1 : Similar Characteristics between Working
Women and Nonworking Women In Bahrain

Characteristics, Ideas, and Recommendations	%	Ref.
* They want Salary Increase	95.00	4-21
* They want to look beautiful	93.00	4-21
* They are married	91.67	4-3
* They go shopping with groups	89.29	4-17
* Strongly willing to go shopping during sales	70.24	4-18
* They overpurchase to secure husband's loyalty	66.50	4-21
* They are city residents	65.50	4-14
* They go shopping by private car	65.48	4-8
* They go shopping during sales time for fun	65.48	4-19
* They buy 1-2 dresses per month	59.52	4-12
* Shopping from prestigious centers	55.95	4-6
* They live 11-20km far away from shopping areas	55.95	4-7

ing generalizations could be drawn from the above findings and results :

- 1 . The buying mentality of the two groups , working and nonworking women in Bahrain, are almost the same regardless of level of education, social status, family's

economic, and all other environmental factors.

- 2 . It should be natural that families with two earners have far higher spending power compared to families where only the husband works. However, a such statement does not hold true in Bahrain society, where low income for the husband has a weak impact on the wife's expenditure.
- 3 . Subdividing nonworking women into two categories, those who expressed a desire to work, and those who wanted to stay at home, we find that the former were similar to working women in some areas, especially in the purchase of cosmetic and clothes.
- 4 . Unlike nonworking women, working women experience time pressures, and they have two responsibilities (household and job), so they may spend less time on shopping.
- 5 . Both groups , working and nonworking women, frequently turn to others, especially friends and family members, for opinions about products and services.
- 6 . Western style , brand name , attraction of prestigious shopping centers, can all be seen to influence Bahraini women, as is probably the case elsewhere.

7 . Exposure to TV commercials and Satellite TVs brought about today's teenagers of Bahrain, and probably elsewhere, have begun to imitate the movie stars from all over the world and have begun to develop adult habits at a younger age; for example, school girls start wearing make up when they are about 14 years old. Meanwhile, the buying mentality of their mothers has also been changing as they increasingly prefer more younger generation product and services. Although young girls are often different consumers from their mothers, and the generation gap still exist between them, "youth and adult purchases in many product areas are becoming more similar" (Vandermerwe, 1990,p.34).

5-2 The Research's Recommendations

As an attempt to solve part of the research's problem, namely, Bahraini women's tendency to buy a large number of unnecessary products, the following recommendations were offered :

- 1 . Some of the consuming products could be produced locally, so it is the government's responsibility to encourage local production and to create brand awareness within the public. As a prerequisite for such attempt, the print media, such as newspapers, magazines and so on should go aggressively, developing national campaign for brand awareness so that local substitutes would not lose out to foreign products.

- 2 . Since consumers , in general, and women, in particular, are influenced by TV commercials, it is the Ministry of Information's task to determine what will make the TV commercials most suitable to Bahrain society. It is its responsibility to restrict TV commercials and push them to the level of compatibility and suitability with the society's religion, because religion is "the foundation on which many of the values, attitudes, beliefs, and moral norms of societies have been built" (Matsuura, 1991, p. 52). In this way, all people not only women will restore their religious faith and starting organizing their economical lives accordingly.
- 3 . Logically , no one would say that the government is the only source to lift the country's economy, private organizations, in Bahrain or elsewhere, should have more involvement in providing job opportunities for people, in general, and for those women, who expressed a desire to work.
- 4 . Since husbands' loyalty was worrisome to more than half of women, under investigation, heavier educational campaign should be held, whenever is possible, to emphasize the family ties and to give some assurance to those women, who expressed their worries.

5 . In Literature , the research talked about the five definable roles of family consumption decisions, namely, the gatekeeper, influencer, decider, buyer, and the user. These roles may be assumed by the husband, wife, or children. Naturally, the two groups of women were children sometimes ago. Children should be raised with some financial independency and responsibility, in addition to religious, cultural, and ethical manners. For example, children should have monthly salary, given by the parents. Furthermore, children should be punished for breaking a window, for instance, that is to deduct from their salary some of the money required for fixing the broken window. This way, children (women and men of the future) could have been brought up with some appreciations to the earned money. In other words, these children or women and men of the future would spend their money more rationally.

Finally, the above recommendations could be limited local solutions to the research's problem. However, this research did have its own shortcomings, such as concealment of information by respondents, not covering areas that require further research or a large sample, and probably time and space did not allow the researcher to consider other factors. Thus, it is the researcher's duty to stimulate further research by contacting all the concerned organizations for this matter. It would be interesting to see if similar pictures were to emerge from other Gulf/Arabic areas.

QUESTIONNAIRE ABOUT
CONSUMING BEHAVIOR & ATTITUDES
OF BAHRAINI WOMEN

The aim of this questionnaire is to investigate and determine the educational , economical, and social factors affecting behavior of Bahraini women and to evaluate their attitudes when they go shopping.

For more objectivity and in order to finalize my recommendations for such an interesting and an important study, I kindly request women only to fill the questionnaire accurately and return the completed questionnaire at your earliest convenience. Thank you for your help.

APPENDIX
SURVEY QUESTIONNAIRE

** Check only one answer in each section**

Q.1 In which of the following categories lies your age ?

Under 20 _____

20 - 30 _____

31 - 45 _____

46 - 60 _____

61+ _____

Q.2 What is your current marital status ?

---- Single

---- Married

---- Widowed

---- Divorced

Q.3 What is your education level ?

_____ Junior high school or less

_____ High school certificate

_____ College Diploma

_____ College graduate

_____ Others

Q.4 Are you presently employed?

_____ Yes

_____ No

Q.5 If your answer in (Q.4) is yes, please indicate your working sector :

_____ Public sector
_____ Private sector
_____ Mix

Q.6 If your answer in (Q.4) is no, please indicates whether you are :

A housewife _____
A student _____
Others _____

Q.7 Your total monthly family income is :

---- Less than BD 200
---- BD 200 - BD 350
---- BD 351 - BD 500
---- BD 501+

Q.8 Please indicate your area of residency :

Manama _____
Muharraḡ _____
Riffa _____
Others _____

Q.9 How would you describe the area in which you live ?

---- City
---- Town
---- Village

Q.10 Approximately, what is the distance of your residence from the various shopping centers in km ?

_____ 0 - 5 km

_____ 6 - 10 km

_____ 11 - 20 km

_____ 21+ km

Q.11 Do you go to your shopping area by :

() Private car

() On foot

() Other means

Q.12 How often do you go shopping ?

----- Once a week

----- Once in two weeks

----- Once in three weeks

----- Once a month

----- Others

Q.13 When you go shopping, you would like to be :

_____ Alone

_____ With your family

_____ With your friends

Q.14 Which of the following factors has an impact on your shopping behavior ?

- TV commercials
- Newspapers & Magazine
- People's recommendations
- Others

Q.15 Please indicate your opinions about the following factors that affect your shopping attitudes / behavior :

	Not	Slightly	Fairly	Very
	<u>Important</u>	<u>Import.</u>	<u>Import.</u>	<u>Import.</u>
Special sale	_____	_____	_____	_____
Good quality	_____	_____	_____	_____
Reasonable price	_____	_____	_____	_____
Convenient location	_____	_____	_____	_____
Well known / Prestigious shopping center	_____	_____	_____	_____

Q.16 How willing are you to do your shopping during sales time ?

- Not willing at all
- Somehow or sometimes willing
- Strongly willing

Q.17 What is the primary reason for shopping during sales time ?

- Save money _____
- Convenience (right time) _____
- Pleasure (having fun) _____
- Others _____

Q.18 Which of the following factors is the most important to you when purchasing clothes & shoes ?

Price -----
Durability -----
Styling / Appearance -----
Brand name -----
Others -----

Q.19 How many dresses do you buy in one month ?

_____ None
_____ 1 - 2
_____ 2 - 3
_____ 3 - 4
_____ 4 and above

Q.20 On average, how much would you pay for a new dress ?

----- Less than BD 20
----- BD 20 - BD 30
----- BD 31 - BD 44
----- BD 45+

Q.21 Please indicate where do you usually purchase your clothes, shoes, cosmetics... etc. ?

----- Shopping centers (Yateem Center, Sheraton, Al-Hady...)
----- Department stores (Sana, Sawsan, semsem...)
----- Local markets (Sooq Al-Manama, Al-Muharrq, Al-Riffa...)
----- Others

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