# A Qualitative Study on Gen Y Women and Shopping Competence

Wajeeha Fatima Javed Dr. Amanat Ali Jalbani

#### **Abstract**

Women are known for their love of shopping; what influences their level of competence in shopping has not been studied. This research aims to arrive at a conceptual framework that deals with identification of competencies, moderators that impact the competencies, that is, the knowledge, skills and attitudes that the shopper has, and their influence on shopping competence. The framework, based on in-depth interviews of 34 Gen Y women, assumes a capitalistic society, and has limitations of sample selection. Literature review and observation studies back the framework; further qualitative and quantitative study is required to establish strength of relationships of KSAs and influence of moderators.

**Keywords:** Shopping competence, bargaining, Gen Y women

#### 1. Introduction

# 1.1 Background

Generation Y (Gen Y) are consumers born in the years from 1977 to 1994 (age range 15-32); this is a very viable market due to their huge purchase potential (Sullivan and Heitmeyer, 2008). It is also one of the least researched segments in consumer behavior (Noble, 2009). This generation has a strong sense of independence, demanding of product customization and dependence on communication via internet and texting (Hawkins et al., 2004, p. 128). The female members of this generation are more likely to shop for bargaining and diversion (Kim and Kim, 2005). Bakewell and Mitchell (2003) have identified five clusters of Gen Y female shoppers based on shopping motivations.

Since young women form a large portion of the population and have a greater spending power and media exposure than any previous generation of women, they are liable to shop more, make more erroneous judgments, and have more erratic and negative shopping behaviors (Benson, 2001; Black, 2007; Faber and O'Guinn, 1992; Javed and Jalbani, 2008; Koran et al., 2006; Loudon and Bitta, 1993; Roberts, 1998). What makes one shopper competent, and the other incompetent, is often a reflection of their knowledge, skills and attitudes.

Wajeeha Fatima Javed is Lecturer at SZABIST, wajeeha@szabist.edu.pk Dr. Amanat Ali Jalbani is Dean of Management Sciences at SZABIST, jalbani@szabist.edu.pk

#### 1.2 Literature Review

### 1.2.1 Gender and shopping

Pooler (2003, p. 5) finds that women are responsible for doing 75 per cent of shopping in a household. Women are generalized as shopaholics, or shopping addicts, though it is not rare to come across women who dislike shopping. Female icons have attracted attention for their extravagant buying like Diana, Princess of Wales, Jacqueline Onassis and Imelda Marcos. Popular literature has also focused on shopaholism for example Sophie Kinsella (Madeleine Wickham) wrote five bestsellers in 'Shopaholic' series about the life of compulsive shopper (2001, 2002, 2003, 2004 and 2007), the first has been made into a Hollywood motion picture (released in February 2009). Shopaholics feature as cartoon strip characters Cathy from Cathy and Veronica Lodge from Archie. In Pakistan, women like to shop again and again (Qureshy and Hussain 2000).

### 1.2.2 Gender Difference and Markets of Interest

For women, shopping mostly revolves around clothes and shoes (Guiry and Lutz 2000). Bennet (2005) ascribes spending by women for clothes and accessories to childhood association with Barbie, possibly the first role model for pre-teenage girls whose lifestyle as single, career-oriented perfect clothes-loving woman has influenced generations of women. Clothes are the biggest expense for Pakistani women (Qureshy and Hussain 2000).

# 1.2.3 Gender, Television Viewing and Spending

Advertising, television shopping channels and shopping programs exposure increases spending (Bakewell and Mitchell 2003; Pooler, 2003, p. 11). Roberts (1998) found TV watching positively related to compulsive buying. Pakistani women who watch Indian soap operas covet same jewels, clothes and trends as worn by the actors (Achakzai, 2008); women bedazzled by Indian television soap operas are more susceptible to cues received on television that promote consumerism (Gokulsing 2004, p109).

### 1.2.4 Gender and Differences in Purchasing Process

Women's ratings of catalogue and store shopping has been found more positive than men's; men liked internet shopping more than women (Alreck and Settle 2002; Rajamma 2005).

In non-western retail markets, bargaining is a way of life (Orr 2007; Ahmed et al 2007). Men enjoy the bargaining process while women are more interested in the products; with women, vendors enjoy the selling process as women find it easier to build a rapport with vendors, lengthen the bargaining process and have an interest in the product and so get lower prices (Tanguma et al, in press).

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### 1.3 Age: Focus on Gen Y

Generation Y (Gen Y) are consumers born in the years from 1977 to 1994 (age range 15-32); this is a very viable market due to their huge purchase potential (Sullivan and Heitmeyer 2008). It is also one of the least researched segments in consumer behavior (Noble et al, in press). In Pakistan, 48% of the population would now have aged to fall in this segment and 23% of whole population being women in this age bracket, based on the 1998 census (Government of Pakistan 2008, Statistical Appendix, p 92).

### 1.3.1 Shopping habits of Gen Y

The young consume more than they produce or need (Benn 2004). Recreational shoppers are younger (Guiry and Lutz 2000). They have more spending power as they usually belong to multiple income families; as compared to earlier generations, childhood environmental influences on Gen Y have been more supportive of excessive consumption (Bakewell and Mitchell 2003). This generation is characterized as having a strong sense of independence, demanding of product customization and dependence on communication via internet and texting (Hawkins et al 2004, p. 128).

In terms of gender, the female members of this generation are more likely to shop for bargaining and diversion; young men are more likely to hang out in the mall to eat and meet people (Kim and Kim 2005). Bakewell and Mitchell (2003) have identified five clusters of Gen Y female shoppers based on shopping motivations.

# 1.4 Expertise and Competence, and Shopping

Expertise refers to performance in a particular domain...superior to the performance of a number of other people within the same domain.

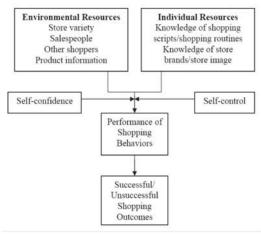
- Schvaneveldt et al 1985

Blanchard and Thacker (2004) identify competencies as "broad grouping of knowledge, skills and attitudes that enable a person to be successful at a number of similar tasks". Bandura and Schunk (1981) have linked competency of individuals with self-efficacy and intrinsic interest, or both ability and willingness. Competence is also reflected in the brands shoppers buy; it is a part of the Brand Personality Scale, and people find brands as extensions and aspirations (Aaker 1997). Dreyfus and Dreyfus (1985) introduced five levels of competence: Novice, Experienced Beginner, Practitioner, Knowledgeable Practitioner and Expert.

Research by Alba and Hutchinson (1987, p. 411) identified competence as "the ability to perform product-related tasks successfully". Berg (2007) defines competence as efforts to keep up-to-date information regarding products and market functioning.

Young people show competence in hypothetical shopping scenarios, but not in real life (Grønhøj 2007). Young adults feel they consume more than needed (Benn 2004); Mallalieu and Palan (2006) proposed a shopping competence model for adolescents in a shopping mall context, shown in Figure 1.

FIGURE 1: Conceptual Model of Adolescent Shopping **Competencies in a Shopping Mall Context** 



Source: Mallalieu and Palan (2006)

## 1.5 Research Objective

This paper focuses on developing a theoretical framework on shopping competence as defined by Gen Y women in the largest metropolis in Pakistan aiming to:

- 1. Review current literature on shopping competence.
- 2. Identify knowledge, skills and, attitudes of competent shoppers.
- 3. Develop a framework of shopping to overcome the limitations and /or shortfalls of the model of shopping competence presented by Mallalieu and Palan (2006).

### 1.6 Research Limitations

One limitation is sampling; the sampling method would have all limitations associated with convenience sampling which was chosen due to time and budgetary constraints. The sample consists of educated women and therefore may not be reflective of real situation. The study focuses on a framework for a capitalistic individual, who has free will.

### 2. Findings

This research is based on grounded theory method (Glaser and Holton, 2004). Secondary data included books, journals, research papers and news reports. Primary data were collected through in-depth interviews of 34 women, conducted on convenience. Although the target was 50 respondents, the researchers found the sample size of 34 as consistent with data collection practice for grounded theory. Respondents were located through putting up a request for volunteers on status update of Facebook of the first author as

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Gen Y women are heavy users of internet, especially for online chat (Mir, 2005) of whom 15 responded online; while 19 women were interviewed (Table 1).

**TABLE 1: Interview Method** 

Method	No. of Respondents
Facebook chat	15
Face-to-face interview	18
Phone interview	1
Total	34

Respondents' residential area (Table 2), age, marital status and children (if any) were noted.

**TABLE 2: Respondents' Residential Locations** 

Residential Locality	No. of Respondents	
DHA/ Clifton	15	
Nazimabad/ N' N. Abad	7	
Bahadurabad/ PECHS	4	
Saddar	1	
Korangi	1	
Garden	1	
Gulshan-e-Iqbal/ Gulistan-e-Jauhar	4	
Malir	1	
Total	34	

The average age of the respondents was 22 years (range being 19-28 years). All of the respondents had at least 12 years of formal education; three of them had an MBA degree; only two respondents, who were also married, had children. Financial dependency and marital status are shown in Figure 2.

21% 6% 68% ■ Single Dependent Married Dependent Married Independent Single Independent

FIGURE 2: Respondents' Demographics

A semi-structured in- depth interview format was used. All face-to-face interviews were videotaped and transcribed. Online interviews conducted through Facebook chat were copied and pasted in MS Word documents. Informants were promised all interviews would be used solely for the purpose of the research. As the respondents had no objection regarding the usage of their names, these were not changed. The interviews were conducted in two weeks in March 2009; average duration was over 30 minutes. The transcribed interviews were coded using open coding (Table. 3) that was developed on emerging responses, using constant comparative process. Some interviews were conducted in both English and Urdu; responses in Urdu were translated by the first researcher in English.

The first question the researchers asked from all respondents was whether they liked to shop. Of the 34 respondents, three replied in negative, two answered, "it depends", and two agreed, with deliberation. All others agreed they liked it; 12 used various intensive words like love, absolutely, very much, and extremely.

With the exception of four, all respondents said that they had shopped in the past one month, with majority responses in the two weeks when the interviews were conducted (March 15 to March 31, 2009). With the exception of two of the married women, who asked back from the researcher whether shopping would include grocery, all other women assumed the term 'shopping' as associated with non-grocery purchases, reflected in the answers received from the unmarried respondents when they linked shopping to purchases of cloth/ clothes, shoes, handbags and accessories, as items bought in the shopping trip. When married respondents mentioned grocery being a part or separate from a shopping trip, it shows that women consider shopping as non-household item purchase mission.

One of the questions in the interview was the direct question:" Do you know of any expert, competent shopper?" If they replied in the affirmative, then the researchers asked the respondents to let know of why they were deemed as expert or competent shoppers. If the respondent said that they did not know of any expert shoppers, the researchers then asked for the definition of how they defined expert shoppers. Whether the reply to the competence/ expert question was affirmative or negative, all respondents could explain what they thought are the traits, skills, knowledge and behaviors of the

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expert, competent shoppers.

For additional information, another question was added after the first two interviews: "Do you know of someone you cannot shop with, or would not shop with?" An affirmative answer would help us know the negative traits, behaviors, skills or inadequate knowledge of shoppers, since it was followed by the question, "Why would you not want to shop with this person?" In some interviews, the respondents were directly asked how they define an incompetent or a bad shopper, helped increase the base of characteristics of expert shoppers.

Three people did not know of any expert; with the exception of one, all other respondents chose a female relative, most often their mother, as the expert shopper; other women chosen as experts were friends, own or mothers' sister, mother-in-law, female neighbor and friend's mother. Two respondents chose both parents, and one mentioned an uncle, as expert shoppers. The researchers also asked the respondents to see whether they considered themselves as expert/ competent shoppers, and irrespective of the answers, they were asked to inform what makes them competent (or not) in their own view.

**TABLE 3: Coded Categories and Subcategories** 

#### Positive Traits/ Skills/ Behaviors

- Physical skills: energy/ stamina; motor skills
- Sensorial/ Aesthetics
- Experiential (had prior experience of shopping for self/ others)
- Procedural Knowledge (how to shop and bargain)
- · Fashion Trends (know what's in and what's not)
- Product Knowledge (difference in materials known)
- Qualitative assessment (eye for finding good finds)
- Resource utilization
- Confidence
- Patience
- Self-discipline
- · Active Interest in Shopping
- Bargaining (looking for common grounds, building rapport with salespeople, risk-taking)
- · Self- concept (buying what suits me)

#### Negative Consumer Traits/ Skills/ Behaviors

- Lack of Product Knowledge
- Poor Judgment
- Poor Analytical Skills
- Lack of Patience
- · Risk Aversiveness: fear of losing 'finds' or 'bargains'
- Susceptibility to Emotional Pressure (Salespersons, people taken to shop with)
- · Decision-making (indecisive/ confused; decisions need reassurance; opting for
- Incorrect Spending Patterns (Impulse Buying, Compulsive Buying)

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### 3. Analysis of Data and Framework Development

In line with recommendations by Woodruffe-Burton et al. (2002), researchers identified internal and external factors that may affect shopping. Internal factors-knowledge, skills and attitudes- are interlinked and interdependent. Confidence helps in bargaining, and good results of bargaining positively reinforce behavior and boosts confidence. Interest helps developing knowledge base. Analytic and judgment skills can impact both experiential knowledge as well as self-concept (Table. 4).

TABLE 4: Internal Factors- KSAs related to Shopping Competence

Knowledge	Skills	Attitudes	
Product Knowledge	Physical Ability	Interest	
Market Knowledge	Aesthetic Skills	Self-Concept	
Procedural Knowledge Experiential Knowledge Knowledge of Trends	Comprehension Skills Analytical and Judgment Skills Behavior Regulation Skills	Confidence	
	Bargaining Skills Resource Management Skills		

The moderators to competence in shopping were found to be as in Table 5.

**TABLE 5: Moderators to Shopping Competence** 

Shopping Environment	Other People	Resources	Other Influencers
Shopping Type	Company Taken	Time	Financial Obligations
Retail Option	Salesperson	Money	Other Responsibilities
Retail Process	Other Shoppers	Information	SULET TWO TESTINES PROCESSOR STORES OF STREET PROCESSOR STORES OF STREET PROCESSOR STORES OF STREET PROCESSOR STREET PROCESSO

Tables 4 and 5 have been combined into making the framework (Figure-3). A need or want that leads to motivation to shop. Knowledge areas identified are product, market, specialty markets, procedural, and experiential knowledge. Skills include physical skills (stamina/motor skills); aesthetic skills, comprehension skills, analytical and judgment skills, bargaining skills and resource management skills. Interest in shopping and the item shopped for, confidence in decisions and self-image/concept are attitudes included in necessary KSAs.

Moderators of shopping competence are resources (time, money and information), shopping environment issues (type of store, proximity of retail option and desirability in the eyes of the shopper, retail setting, bargaining or fixed price, policies and type of shopping expedition), other people (company taken and advisors, salespeople and presence of other shoppers) and other influencers (financial obligations, accountability, other responsibilities and marketing information).

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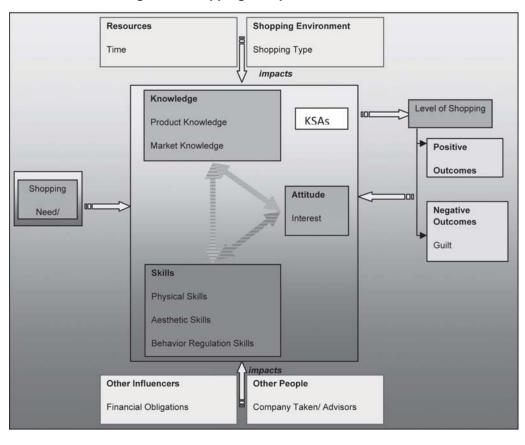


Figure 3: Shopping Competence Framework

While the researchers' framework has some similarities with the one developed by Mallalieu and Palan (2006), the greatest difference is that the former is dynamic, and the latter is static. Like every conceptual framework, this has some assumptions such as that it is applicable to a capitalist individual. It assumes a society where women can make choices about resources available to them for use, and their use of these resources as per their free will.

This study was validated through triangulation by using observation shopping trips and literature on various components of the framework.

# 4. Conclusion

Current Literature: Shopping is a popular activity, a recreation for many young women. With an increase in financial independence, more say in household expenditure than ever before, it was found that women are susceptible to making wrong decisions, and having poor competence levels.

Identifying KSAs: The model proposed by Mallalieu and Palan (2006) was taken as the

starting point of research, based on the principle of grounded theory that aims to work on existing theories and models. However this research identified various KSAs that are related to competence, especially in the context of shopping goods like clothes. Working on the limitations of the model of shopping competence by Mallilieu and Palan (2006), the researchers have developed a shopping competence conceptual framework that is more generalizable and applicable to various market scenarios. The proposed conceptual framework which deals with KSAs being influenced by other people, resources, shopping environment and other influencers when faced with a shopping need or want, and results in a certain competence level for the shopper; based on this level of competence exhibited by the shopper, the outcomes experienced could be positive or negative, and these outcomes serve as a positive reinforcement or punishment and will in turn impact the level of competence. Women, especially young women, are susceptible to becoming financially vulnerable, addicted to shopping or compulsive hoarders; all of these leave them as less competent as shoppers, since shopping competence would require that the shopping behavior is consistent and over time, and that products bought are utilized.

#### 5. Recommendations

The aim of sellers should be to build a lasting customer relationship by ensuring regular (and not binge buying and unnecessary) purchases. Regulated marketing campaigns should be run to ensure the customer has necessary knowledge, skills and attitudes to shop in an enabling environment. Retail organizations could work on attitude and skill development of the salespeople.

To know the strength of correlation between factors identified in the framework and competence, a quantitative study should be carried out. As with all frameworks, this one has its set of assumptions and limitations and further work is needed to overcome the limitations. This includes corroborating the study using random sampling, a detailed study to be conducted across diverse groups. The sample consists of educated women, and therefore may not reflect real situation. Impact of children, marital status and other age groups needs to be conducted, as well as socioeconomic classes C, D and E need to be studied to make the proposed framework into a general model of shopping.

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