

Impact of Lifestyle of Pakistani Women on Their Buying Behavior

Saira Khan* and Mohamed Nasr**

Women, as well as the rest of any population, have their own interests and follow the news not only inside but also outside the country and they have their impact on the social and economic policies of the nation and the rest of the world. In this study it is assumed that the more we know about Pakistani women and their lifestyle the better we can prepare for marketing activities, and then we do not only increase the market share of the Pakistani producers but also help them compete internationally. It is expected that this study of women's lifestyles and consumption patterns will be beneficial for producers and marketers. This will enable them to produce goods and services that are in accordance to their tastes and liking, thus increasing sales. This will on the other hand increase the level of satisfaction of women when goods are produced according to their demands. So this study will be useful for both of them. Women due to their multiple roles not only influence their own consumption behavior but also that of their children, husbands and immediate family. In most of the cases, it is the women who do the shopping for the family. Their shopping includes food, grocery items, clothing etc. Changes in Pakistani household relations suggest that married women are becoming more active financial planners than previously, and that women's participation in the labor force has been closely related to their utilization of financial services. This increased participation in the labor force has brought about a change in their lifestyles which has led to changing and increasing needs for utilization of financial and other such services. The study discusses leadership and brand consciousness, buying method, cost consciousness and patriotism, carefree and salesman info factors. It shows that leadership and brand consciousness factors have inverse relationship with the variable of buying Pakistani products which means that Pakistani women consumers who are brand conscious are less inclined towards the purchase of Pakistani products. It is not surprising to find out that women who buy less of Pakistani products and more of imported products instead are brand or fashion conscious and are also leadership oriented. Moreover, it was proven that for the more brand and fashion conscious Pakistani Women imported products are more preferable. The study provides another dimension of exploring the segment of Pakistani women consumers who are more inclined towards shopping online, buying products over the phone or purchasing through mail order. The study has supported the fact that Pak women's lifestyle is changing with time and this affects their buying behavior. It ends with a conclusion that older women in Pakistan are more inclined towards buying Pakistani products; on the other hand, the younger generation is more inclined towards the purchase of imported products due to brand and fashion consciousness and their desire to be socially accepted.

*Saira Khan is Lecturer at Air University in Islamabad, Pakistan, e.mail: sairarazakhan74@yahoo.com

**Dr. Mohamed Nasr is HEC Canadian Professor of Finance and Applied Statistics at Comsats Institute of Technology in Islamabad, Pakistan, e-mail: Mohamed_nasr@comsats.edu.pk

1. Introduction

Women, as well as the rest of any population, have their own interests and follow the news not only inside the country but also outside the country and they have their impact on the social and economic policies of the nation and the rest of the world (Kucukemiroglu, 1999). The lifestyle of people is a very important factor for any market researcher who wants to study the behavior of specific market segments in any country. Variables of lifestyle are a very important basis for the study of consumer behavior and they help the decision makers prepare for better production and sales policies, not only

from year to year but also from day to day. In this study I assume that the more we know about Pakistani women and their lifestyle the better we can prepare for marketing activities, and then we do not only increase the market share of the Pakistani producers but also help them compete internationally.

Women form an important part of any country's population. They play a big role in the society, affecting and influencing all sectors of the economy. It would be very helpful to understand more about these women who have such a significant impact on all the decisions that take place, whether in a single household or in an organization.

It is expected that this study of women's lifestyles and consumption patterns will be beneficial for producers and marketers. This will enable them to produce goods and services that are in accordance to their tastes and liking, thus increasing sales. This will on the other hand also increase the level of satisfaction of women when goods are produced according to their demands. So this works both ways.

Women due to their multiple roles not only influence their own consumption behavior but also that of their children, husbands and immediate family. In most of the cases, it is the women who do the shopping for the family. This shopping includes food, grocery items, clothing etc. Thus, it is very important to understand their buying behavior and the factors that influence them. If there is a tendency to go for a certain product then what are the reasons behind it. What factors determine and influence such a buying behavior?

Women from different parts of the world behave in different ways. Their likes and dislikes and buying behavior are different from each other depending upon the type of lifestyle they lead, the beliefs and values they hold, the culture and traditions they follow and other factors such as education, income level, occupation and geographic location.

Pakistan has a total area of 796,095 sq. km. and a population of more than 160 million, with Punjab as the most densely populated of all provinces (Federal Bureau of Statistics, 2007). Pakistan shares its borders with India, China, Afghanistan and Iran. Pakistan is basically an agriculture based economy with

Khan & Nasr

around 44 percent of its total population engaged in this sector. Pakistanis generally adhere strictly to traditions and culture, an agriculture society with strong bond of caste and religion (Nasr, 2008). Traditions are being carried from the pre-independence time. This adherence to culture and traditions, however, is relatively lesser in the urban areas as compared to the rural areas (Federal Bureau of Statistics, Pakistan 2007).

Many studies have been conducted regarding the lifestyle of women around the world and how that affects their purchasing decision, however very few studies, if at all, have been conducted on the lifestyle of Pakistanis and of women in particular. In this endeavor; therefore, this study is expected to be one of the first studies of its kind in Pakistan regarding women's lifestyle and its effect on their buying behavior specifically, the preference for either local or foreign products.

This study aims at:

1. Dividing the women population into sectors according to their lifestyles.
2. Looking for significant differences between those sectors in their preferences towards local products.
3. Identifying variables of lifestyle that affect the Pakistani women to buy local or imported products.
4. Looking for any significant difference in demographic attributes of Pak women consumers specially regarding preference for either local or foreign products.

The following sections are:

Sec. 2: Literature review

Sec. 3: Methodology

Sec. 4: Results and Analysis

Sec. 5: Conclusion and Recommendations

Sec. 6: Study Limitations and Venue for Future Research

2. Literature Review

Lifestyle

According to Plummer (1974), lifestyle measures people's activities in terms of how they spend their time, what they place importance on in their surroundings, their views of themselves and the world around them and some basic characteristics such as stage in life cycle, income, education and where they live.

Lifestyle is influenced by factors like demographics, social class, motives, personality, emotions, values, household life cycle, culture and past experiences. As an individual's lifestyle changes so does his/her needs for different goods and services. This change in needs and attitudes in turn result into a change in the purchase and consumption behavior of consumersⁱ. Lifestyle plays an important role in the purchase decisions of consumers. Consumers are motivated to buy products in order to maintain or pursue a certain lifestyle. Lifestyle segmentation is very important not only to study women consumer behavior in general and its

Khan & Nasr

importance in international marketing due to its large impact on the daily purchasing decision made by each individual (Lesser et al 1986, Kucukemiroglu, O. et al 2005).

There are two approaches to conducting lifestyle studies. One focuses on those aspects of individual and household lifestyles that are most relevant to the products and services that firms produce. The other focuses on the general lifestyle patterns of a population. Thus lifestyle measurements can be constructed with varying degrees of specificity at one extreme; measurements that are based on the more general lifestyle and at the other, measurements that are more product specific and activity specific. So, this study is concerned with the variables of general as well as specific lifestyle of women consumers, to understand their attitudes and prepare marketing strategies to deal with them accordingly.

Many other studies measured lifestyles of consumers and put some parameters and estimates, some of them on the basis of prevailing values in different communities and others rely on the individual attributes and demographic characteristics of each population. Other studies concentrated on the socio economic conditions and tendencies of changes, most of those studies measured endogenous attributes of each community in order to measure their lifestyles and provided new results on the basis of the activities, interests and opinion of people (AIO).

Many studies have divided the market into sectors according to the general lifestyle. But when we talk about specific lifestyle we mean buying a specific product that provides specific services. Purchasing attitudes have been studied in relation to specific lifestyles regarding food, housing, tourism, investment, medical services, entertainment etc. In each case there is a different lifestyle; of course women will have their lifestyle different regarding those of each product.

According to a study by Khan and Bamber (2007), for the elite Pakistanis the country of origin is a significant element in purchasing decisions. When purchasing things that are luxurious, expensive and have a high risk of malfunctioning, the elite Pakistanis are conscious of the country that these products are made in. This result concurs with the results obtained from the studies carried out in Poland and Uzbekistan. However, for products that are inexpensive, not much importance is attached to the country of origin by the Pakistanis, which is much lesser as compared to those in Poland and Uzbekistan.

A study was conducted by Kavak and Gumusluoglu (2007), in the capital city of Ankara, Turkey, regarding the role of ethnocentrism and lifestyle in understanding purchasing intentions. The study examined whether lifestyles and ethnocentrism could be used to segment the market for specific domestic and foreign food. A total of 1856 respondents out of 2000 were included in the study, all belonging to the Turkish household living in Ankara. The analysis produced 13

Khan & Nasr

factors which included family orientation, fashion consciousness, health consciousness, cost consciousness, extroversion, and adventurism, interest in sports, leadership, caring, casualness, practicality, and craftsmanship. Their findings reveal that ethnocentrism had a significant influence on purchasing intentions. Results also showed that four of the lifestyle dimensions were significantly related to purchasing intention. Health conscious, craftsman like and cost conscious respondents intended to purchase domestic food, whereas the fashion conscious preferred foreign food. Significant relationships were also found between intention to purchase domestic or foreign food and demographic characteristic.

Hsu and Chang (2006) conducted a study in Taiwan about how the communication patterns and lifestyle of young adults affect their purchase of sports shoes and casual clothing. With the help of factor analysis, ten factors were extracted from the data set which include; fashion conscious, family centered, knowledge craving, sports oriented, opinion leader, ad attracted, traveling, enjoy being alone, price conscious and TV watching. The study revealed that the respondents who fall in the fashion-cognizant cluster considered brands more important in their purchasing decisions and they were also found to pay special attention to marketing-related information. The young adults of this cluster were likely to be more active, energetic and were considered as opinion leaders. They were also found to purchase sports shoes and casual clothes more often and allocated more of their budget to this expenditure. On the other hand, the respondents of the pragmatic cluster purchased shoes and casual clothes less frequently and paid less attention to marketing-related information like advertising.

Kucukemiroglu O. et al (2005) studied the consumer behavior by ethnic groups. The study included 56 variables and related ethnic groups to their consumption behavior and decision to buy local products. The study extended to Canada and divided the Canadian population into two sectors; one that is conservative and the other one that's liberal and found that interests in fashion was negatively correlated with ethnic groups lifestyles. On the other hand the study found that product price are positively correlated and other than that there were no significant differences between sectors.

Swinyard W. (2003) studied the lifestyle of the American people who make buying decision through the internet. The study discovered that those who buy through the internet are the younger, more educated, richer and have more experience with computer. The study concluded that there were significant differences between those who buy through the internet and those who buy from the conventional stores.

In another study an attempt was made to show the effect of lifestyle of Korean senior citizens on their choices of elderly housing. According to this study by Kim et al (2003) lifestyle, as it affects many aspects of a consumers' behavior, also affects the choices of the elderly regarding which type of housing they would

Khan & Nasr

rather prefer. Kim et al (2003) conducted a survey of some literature for his study and came across information regarding the differences in the housing and elder-care facilities provided to the senior citizens in the U.S. and Japan. The results of this study generally support the premise that lifestyle would have a significant influence on the preferred selection attributes. A weak correlation of selection attributes with the strongest of the lifestyle factors has been found. This study also shows that seniors who enjoy cultural activities place a high level of importance on facilities and environment and that those seniors who are financially independent are more interested in products specifically tailored for them and also regard facilities and environment with a lot of importance.

In a study by Kaynak and Kara (2002) on consumer perceptions of foreign products, they established a relationship between lifestyle and ethnocentrism. The study was conducted in the Turkish city of Konya. A total of 275 questionnaires were distributed out of which 240 were found usable. In order to uncover the existing lifestyle dimensions of Turkish consumers and to discern what kind of lifestyle characteristics ethnocentric and non-ethnocentric Turkish consumers possessed, the Activities Interests and Opinions statements used to measure lifestyle were factor analyzed. Factor analysis produced ten factors; children/family orientation, authority/leadership factor, fashion consciousness, outgoing, independent, adventurism, health consciousness, craftsmanship, sportsmanship and community orientation. An important finding of this study is that Turkish consumers show similarities to other developing Turkic country consumers like Azeri and Kyrgyz consumers, as well as developed western country consumers.

Kucukemiroglu (1999) identified consumer market segments existing among the Turkish consumers by using lifestyle patterns and ethnocentrism. This study was conducted in the city of Istanbul, the largest and considered to be the most metropolitan city of the country. The analysis produced eight factors, namely:

- Fashion consciousness
- Leadership
- Family concern
- Health consciousness
- Carefree
- Community consciousness
- Cost consciousness

3. Methodology

3.1 Data Collection Tool

A primary source data has been obtained by means of a questionnaire. Most of the items were questions that appeared in many of the lifestyle studies taken

Khan & Nasr

from Activities, Interests and Opinion Inventory such as those developed by Wells and Tigert (1971).

An initial study was a pioneer questionnaire conducted on a small sample of friends, colleagues and some experts. The items in this questionnaire were intended to obtain the comments regarding its design and simplicity to make sure that the language used in the questionnaire was understood clearly, easily and in the same intended meaning by the participants of this study, keeping in mind their background and culture. After obtaining their comments, changes and adjustments were made to the wordings to make sure that the locals understood what was being asked.

The questionnaire includes three parts, described briefly as follows:

1.) Statements measuring lifestyles of women

Lifestyles of women in this study are measured utilizing the Activities, Interests and Opinions (AIO) statements, referred to the research of Kucukemiroglu (1999), Mahran (2006). A total of 68 statements were included in the questionnaire to distinguish various lifestyles of women using the five-point Likert scale, with strongly disagree = 1 and strongly agree = 5.

2.) Statements measuring the preference of women for either local or Pakistani products

One question regarding whether or not they purchase Pakistani products has been asked and another question giving a list of items identifying the type of Pakistani products that are purchased by the respondents. One open ended question has been included to explore the possible reasons behind the purchase of local and imported products.

3.) Demographics of respondents

Questions regarding the demographical variables have been put towards the end of the questionnaire and they include; age, marital status, education, occupation, income and area of residence.

4. Results and Analysis

4.1 Study Sample

The respondents were women of all ages to ensure wider coverage of the study. The survey was conducted over a number of weeks in different locations of Islamabad, Rawalpindi and Lahore.

H₁₁ There are significant differences among the Pakistani women in their lifestyle.

Khan & Nasr

H₂₁ There are significant differences among the Pakistani women of different segments classified by their preferences to buy local products.

H₃₁ The variables of lifestyles of Pakistani women have a significant effect on their preference for either local or imported products.

Demographics and socio-economic characteristics of respondents	
Characteristics	Frequencies
Age	
18 - Less than 20	7
20 - less than 30	138
30 - less than 40	32
40 - less than 50	14
more than 50	5
Income	
less than 3000	8
3000 - less than 6000	14
6000 - less than 10000	26
10000- less than 15000	31
15000- less than 30000	59
30000- less than 50000	42
more than 50000	16
Marital Status	
Single	142
Married	24
Married + children	28
Divorced	2
Education	
Less than matriculation	4
Matriculation	11
Intermediate	22
Bachelors	62
Masters	76
Post graduation	21
Residence	
Islamabad	100
Lahore	48
Rawalpindi	48

4.2 Rotated Factor Pattern

Table 4.18 is the Rotated Factor Pattern. It shows the names given to the various factors that have been extracted. The items that load highly on factor 1 show a lot of emphasis on brand-name products and being first in buying these brand-name products. Thus, this factor has been named Leadership and brand consciousness factor. The items that load highly on factor 2 all seem to relate to the way the women do shopping or the method they adopt to buy things. So, this factor has been named Buying method factor. In case of factor 3, the items all seem to relate to price or cost consciousness, thus this factor has been labeled Cost consciousness. The fourth factor includes the items that show the carefree nature of women, not worrying about how to save and which products to buy keeping in mind the reputation of the producer. This factor has, therefore, been named Carefree factor. The fifth factor includes items that relate to the importance of the appearance and the advice given by salesman during any purchase made by these women. Thus, this factor has been named salesman importance factor.

The table shows the 5 factors that have been extracted through the factor analysis, excluding those factors that have been represented by just one variable each, since those cannot be considered as factors. These factors explain approximately 47 percent of the total variance.

The first factor consists of "Others consider me an important source of information about famous brand name products (0.805)", "I spend enough time with my friends discussing brand name products (0.690)", "Usually I am the first one of all my friends and relatives who buys new brand name products (0.649)", "I pay attention to the product that makes me feel important and accepted by social groups (0.613)", "I prefer to buy brand name products that offer different packages sizes, models, even colors for their products (0.559)" and "I am the first one of my friends and relatives who visits new stores during their grand opening weeks (0.554)". This factor explains 12.098 percent of the total variance and has been labeled as Leadership & brand consciousness factor.

Khan & Nasr

Table 1 Rotated Factor Pattern

Attributes	Leadership & brand consciousness factor 1	Buying method factor 2	Cost consciousness factor 3	Carefree factor 4	Salesman importance factor 5
Others consider me an important source of information about famous brand name products.	0.805				
I spend enough time with my friends discussing brand name products.	0.69				
Usually I am the first one of all my friends and relatives who buys new brand name products.	0.649				
I pay attention to the product that makes me feel important and accepted by social groups.	0.613				
I prefer to buy brand name products that offer different packages sizes, models, even colors for their products	0.559				
I am the first one of my friends and relatives who visit new stores during their grand opening weeks	0.554				
I buy online		0.848			
I usually buy using the phone		0.843			
I usually buy using mail order		0.775			

Khan & Nasr

Attributes	Leadership & brand consciousness factor 1	Buying method factor 2	Cost consciousness factor 3	Carefree factor 4	Salesman importance factor 5
It is always good to bargain because one can save a lot of money.			0.705		
I buy my product from the stores that provide discounts or offer sales on their product.			0.691		
When I make a decision to buy any product, I wait when there is a sale or a special offer.			0.615		
I look at fliers and advertising brochures as an important source of information before I decide to buy.			0.545		
I take advice from my family and friends before I decide to buy.			0.538		
I am a patriotic Pakistani and I prefer to buy local products only.			0.535		
I do not know how I can invest my savings.				0.783	
I pay great attention to the good name of the producers before buying their products.				-0.513	
I spend all available money and let tomorrow bring what is there.				0.502	
Appearance and treatment of the salesman influence my decision to buy and return to buy again					0.851
When I visit any store I ask the salesman for his advice before I buy, especially in case of electronics and electric appliances.					0.606
Explained variance by each factor (%)	12.098	11.915	11.881	5.563	5.463
Cumulative explained variance (%)	12.098	24.013	35.894	41.457	46.92

Khan & Nasr

The second factor consists of “I buy online (0.848)”, “I usually buy using the phone (0.843)” and “I usually buy using mail order (0.775)”. This factor explains 11.915 percent of the total variance and has been labeled buying method factor.

The third factor consists of “It is always good to bargain because one can save a lot of money (0.705)”, “I buy my product from the stores that provide discounts or offer sales on their product (0.691)”, “When I make a decision to buy any product, I wait when there is a sale or a special offer (0.615)”, “I look at fliers and advertising brochures as an important source of information before I decide to buy (0.545)”, “I take advice from my family and friends before I decide to buy (0.538)” and “I am a patriotic Pakistani and I prefer to buy local products only (0.535)”. This factor explains 11.881 percent of the total variance and has been labeled Cost consciousness.

The fourth factor consists of “I do not know how I can invest my savings (0.783)”, “I pay great attention to the good name of the producers before buying their products (-0.513)” and “I spend all available money and let tomorrow bring what is there (0.502)”. This factor explains 5.563 percent of the total variance and has been labeled carefree factor. The fifth factor consists of “Appearance and treatment of the salesman influence my decision to buy and return to buy again (0.851)” and “When I visit any store I ask the salesman for his advice before I buy, especially in case of electronics and electric appliances (0.606)”. This factor explains 5.463 percent of the total variance and has been labeled salesman importance factor.

4.3 Factor Wise Reliability

The Cronbach alpha (α) coefficient of each factor extracted through factor analysis is provided in table 4.20. All factors except for salesman importance have coefficients greater than and equal to 0.472 which are all acceptable in lifestyle studies (Nunnally, 1978), indicating a high level of internal consistency for all five factors.

Table 2 Reliability Statistics Factor Wise

Factor Names	Reliability
Leadership and brand consciousness	0.779
Buying method	0.862
Cost consciousness	0.758
Carefree	0.297
Salesman importance	0.472

Note: Response format is a five-point Likert-type scale (strongly agree = 5, strongly disagree = 1)

4.4 Item Wise Reliability

Table 4.21 shows the Cronbach alpha (α) coefficient of all twenty items on lifestyle in this study has been found equal to 0.850. It is considered a reasonably high reliability coefficient indeed. Based on this, it can be assumed that all 20 items used are measuring the same construct which is the lifestyle of Pakistani women.

Khan & Nasr

Table 3 Reliability Statistics Item Wise

Items	Reliability
Others consider me an important source of information about famous brand name products.	0.842
I spend enough time with my friends discussing brand name products.	0.839
Usually I am the first one of all my friends and relatives who buys new brand name products.	0.844
I pay attention to the product that makes me feel important and accepted by social groups.	0.842
I prefer to buy brand name products that offer different packages sizes, models, even colors for their products	0.845
I am the first one of my friends and relatives who visit new stores during their grand opening weeks	0.842
I buy online	0.841
I usually buy using the phone	0.837
I usually buy using mail order	0.837
It is always good to bargain because one can save a lot of money.	0.852
I buy my product from the stores that provide discounts or offer sales on their product.	0.844
When I make a decision to buy any product, I wait when there is a sale or a special offer.	0.837
I look at fliers and advertising brochures as an important source of information before I decide to buy.	0.837
I take advice from my family and friends before I decide to buy.	0.841
I am a patriotic Pakistani and I prefer to buy local products only.	0.844
I do not know how I can invest my savings.	0.851
I pay great attention to the good name of the producers before buying their products.	0.845
I spend all available money and let tomorrow bring what is there.	0.848
Appearance and treatment of the salesman influence my decision to buy and return to buy again	0.853
When I visit any store I ask the salesman for his advice before I buy, especially in case of electronics and electric appliances.	0.843
Overall Cronbach α	0.850

5. Conclusion and Recommendations

5.1 Conclusion

The study reveals that there are five dimensions of lifestyle extracted with the help of factor analysis. These dimensions are: leadership and brand consciousness, buying method, cost consciousness, carefree and salesman information factor

1. The study shows that: Leadership and brand consciousness factor have statistically significant inverse relationship with the variable of buying Pakistani products. This can be interpreted as; Those Pakistani women consumers who are brand conscious are less inclined towards the purchase of Pakistani products.
2. This study also reveals that especially in the case of cosmetic and electronic goods, locally manufactured products are least preferred as they are considered to be unreliable. This information has been gathered with the use of open ended questions given in the questionnaire.
3. The study shows the existence of a segment of Pakistani women consumers who are more inclined towards shopping online, buying products over the phone or purchasing through mail order. Buying online, being the most popular of the three. These women prefer shopping in the non conventional way.
4. This can also imply that the imported products bought by this sector of Pakistani women consumers are bought either over the phone, or through mail order, or on the net. This can be explained with the fact that there is an increasing trend of shopping by a segment of Pakistani women consumers using the non conventional method. This is especially true regarding the younger generation of women, who spend more and more of their time on the net.
5. This also supports the fact that women's lifestyle is changing with time and this affects their buying behavior. In this case the women consumers are increasingly getting engaged in various activities like income generation, studying, sporting, socializing and other extra curricular activities. Since these women are getting involved in many activities they tend to have busier schedules and have lesser time for visiting shops and shopping from there directly, which is the more conventional way of shopping.
6. The study shows also that younger and more modern women are increasingly shopping online. These Pakistani women consumers are also increasingly becoming busier because of more workload which may be directly attributed to education in case of students. Women who are

Khan & Nasr

educated also tend to have busier lives because more and more number of women is joining the workforce for the purpose of income generation. Once a woman has been educated there are more chances that she would continue to work outside her home and contribute to the income of the household.

7. All these factors lead to the point where women consumers do not have enough time for shopping directly from stores and outlets. They would rather sit at home or at work and order for their requirements either over the phone, or through mail order, or on the net.
8. All these factors lead to the point where women consumers do not have enough time for shopping directly from stores and outlets. They would rather sit at home or at work and order for their requirements either over the phone, or through mail order, or on the net.

5.2 Recommendations

1. The Pakistani producers should improve on the quality of the goods and services they provide to counter the dumping of the local market with cheaper and higher quality imported products.
2. Local producers should develop more designs, colors, packages, sizes and models to offer to their customers and increase their products competitiveness against the international players.
3. Local producers should make an attempt to produce items that are highly popular with Pakistani women and serve as substitutes for imported products. For example cosmetics that are imported can be produced locally and in the process provide employment for many people.
4. In addition to appealing to the logic of the Pakistani women by explaining the material benefits of the Pakistani products the local producers need also to appeal to the emotional side because many customers are loyal to brand names that respect traditions, prevailing customs and religion.

6. Study Limitations and Venue for Future Research

6.1 Limitations

1. First the sample was selected from only three regions of Pakistan which would influence the generalizability of the results to the entire country.
2. Second, although an effort was made to ensure equal representation of women from all walks of life and ages, improvement in this regard is much required as a major portion of the sample consisted of the younger women aged between 20-30.

3. Third, consumers were asked to provide their inputs on whether or not they buy Pakistani products without using specific products or brands, therefore not taking into account the possible existence of product or brand specific effects.

6.2 Venue for Future Research

1. A separate study can be carried out based on product specific lifestyle as against general lifestyle.
2. Some literature on women worldwide has been included in the earlier part of this thesis; this is intended to study the behavior of women, especially those of neighboring countries in Asia, so that Pakistani exporters may be able to penetrate that segment of the international market.
3. It has been observed that shoppers usually go to the same store which reflects loyalty. This needs to be studied since it means that past behavior affects present behavior (autoregressive factor).
4. It has been observed that some of the females are from the rural areas whose buying habits are more subservient to the husbands' or fathers'. Another study is needed to compare the buying habits of females in urban vs. rural areas.
5. This study somehow touches upon the concept of ethnocentrism; Pakistani women's preference for local products. Another study is needed to cover the entire concept and see its relationship with lifestyle.

Endnotes

ⁱ Neal Quester Hawkins, *Consumer Behavior Implications for Marketing Strategy*, 3rd Edition, Mc Graw-Hill Irwin 2002 pp.318

References

- Hsu, JL & Chang, K 2008, 'Purchase of Clothing and its Linkage to Family Communication and Lifestyles Among Young Adults', *Journal of Fashion Marketing and Management*, Vol. 12 No. 2, pp. 147-163.
- Kavak, V & Gumusluoglu, L 2007, 'Segmenting Food Markets, The role of Ethnocentrism and Lifestyle in Understanding Purchasing Intentions', *International Journal of Market Research*, Vol. 4, Issue 1. Pp. 71-92.
- Kaynak, E & Kara, A 2002, 'Consumer Perceptions of Foreign Products: An Analysis of Product-Country Images and Ethnocentrism', *European Journal of Marketing*, Vol.36, No.7/8, pp.928-949.
- Khan, H & Bamber, D 2007, 'Market Entry Using Country-of-Origin Intelligence in an Emerging Market', *Journal of Small Business and Enterprise Development*, Vol. 14, No.1, pp. 22-35.
- Kim, S, Kim, H & Kim, WG 2003, 'Impact of Senior Citizens' Lifestyle on their Choices of Elderly Housing', *Journal of Consumer Marketing*, Vol. 20, No. 3, pp. 210-226.

- Kucukemiroglu, O 2005, 'Exploring Buyer Life-Style Dimensions and Ethnocentrism-an Empirical Study', *The Business Review, Cambridge*, Vol. 4, No.1, pp. 210-217.
- Kucukemiroglu, O 1999, 'Market Segmentation by Using Consumer Lifestyle Dimensions and Ethnocentrism-an Empirical Study', *European Journal of Marketing*, Vol.33, No.5/6, pp.470-487.
- Lesser, JA & Hughes, MA 1986, 'The Generalizability of Psychographic Market Segments Across Geographic Locations', *Journal of Marketing*, January, pp.18-27.
- Nasr, M 2008, 'The Demographic Dividend in Rural and Urban Pakistan During the Last Decade ;, L' Egypte Contemporaine, Revue Trimestrielle de la Société Egyptienne d'Economie Politique de Statistique et de Législation, July, No. 491.
- Nijmeijer, M, Worsley, A & Astill, B 2004, 'An Exploration of the Relationships Between Food Lifestyle and Vegetable Consumption', *British Food Journal*, Vol. 106, No. 7, pp. 520-533.
- Nunnally, I 1978, *Psychometric Theory*, McGraw-Hill.
- Plummer, JT 1974, 'The Concepts and Application of Life Style Segmentation', *Journal of Marketing*, Vol. 38 No. 1, pp. 33-7.
- Statistics Division, Federal Bureau of Statistics, Government of Pakistan 2007
- Swinyard, W 2003, 'Why People (Don't) Shop Online: A Lifestyle Study of the Internet Consumer', *Psychology and Marketing*, Vol. 20, Iss.7, pp. 567-578.
- Wells, W & Tigert, D 1971, 'Activities, Interests and Opinions', *Journal of Advertising Research*, Vol. 11, pp. 27-35.