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### How Women Workers Act Economically

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SINTA 2

#### ABSTRACT

People tend to suddenly become consumptive when independence on having money. This research specifically tries to find several factors triggering women workers to shop. It involved 70 respondents that are active female workers. The method used here is OLS (Ordinary Least Square) that makes us easy to explain relational framework of independent variables toward the dependent variable. Based on the result, we find that the decision to buy is affected by only two independent variables: decision-making and locus of external control. The rest of the independent variables (locus of internal control, self-monitoring, and trust to product) do not affect the dependent variable at all. This finding proves that the tendency of female workers to shop is constituted by their own attitude and the external environment that they cannot handle. Women workers have their own income, so that they do not depend on their spouses and have bravery in deciding something wanted.

**Keywords:** female worker, independence, shopping

#### *Bagaimana Pekerja Perempuan Bertindak Secara Ekonomi*

#### ABSTRAK

Orang-orang cenderung tiba-tiba menjadi konsumtif ketika bebas memiliki uang. Penelitian ini bertujuan menemukan sejumlah faktor yang mendorong wanita pekerja berbelanja. Riset ini melibatkan 70 responden yang semuanya adalah wanita pekerja aktif. Metode analisis yang digunakan adalah Ordinary Least Square (OLS) yang berguna dalam menjelaskan kerangka hubungan pengaruh variabel independen terhadap variabel dependen. Berdasarkan temuan kami, ditemukan bahwa keputusan membeli dipengaruhi hanya oleh dua variabel independen, yakni: pengambilan keputusan dan lokus kontrol eksternal. Sisa variabel independen lainnya (lokus kontrol internal, pengendalian diri, dan kepercayaan terhadap produk) sama sekali tidak terbukti mempengaruhi variabel dependen. Temuan ini telah membuktikan bahwa kecenderungan wanita pekerja untuk berbelanja sangat ditentukan oleh sikap mereka sendiri, dan lingkungan luar yang tidak bisa mereka kendalikan. Wanita pekerja memiliki pendapatan mereka sendiri, sehingga mereka tidak tergantung kepada pasangan dan memiliki keberanian dalam memutuskan sesuatu yang diinginkan.

**Kata Kunci:** wanita pekerja, independen, belanja

#### INTRODUCTION

The phenomenon of women goes shopping is something usual. At least they are identical with the activity of picking various daily needs. Women are considered more sensitive than men if asked to determine something. It is because men tend to underestimate and simplify shopping activities. They are not too busy and excited about deciding something, and quickly make decisions. While women, because their sensitivity, tend to be observant and careful in terms of determining.

This research tries to scrutinize how women decide their shopping. Generally, the focus study still relates with the discourse of explaining consumers' behavior, which we can define as the decision making process and physical activity involved in acquiring, evaluating, using and disposing of goods and services (Khan, 2006).

Basically, research involving shopping based on gender differences is actually not a new theme. Since the 1960s various studies on the role of gender in determining one's shopping behavior have been

carried out by many marketing experts (Amami, 2007). Many researchers have examined differences in characteristics between women and men in terms of preferences of shopping. Consumers view such as likes or dislike, appear to determine personal choices. Positive view underlines all individual preferences. The differences between men and women in shopping are essential because ignoring both means we make generalizations that can something be misleading. The concept of gender in marketing attracts further studies regarding the consumption patterns of the two sexes that are different from each other. Moreover, with the changing social order from traditional to modern style, there has also been a shift or revolution in need of shopping for women.

Indeed, it needs to be understood that masculinity sometimes has tendencies to associate with the bad thing. One study showed us that the symbolic violence which related to exercise of manhood was sometimes being associated with sexuality and oppression (Alcadipani and Tonelli, 2014). The symbolic representations pertain to struggles for sexual prowess and are thereby associated with power relations in organizational settings. Since long ago, the notion of hegemonic masculinity has been fundamental in development studies of masculinity in an organization, and attract many attentions of researchers. It is also believed that there are many circles that hegemonic masculinity refers to the culturally idealized form of the masculine character. Meanwhile, the femininity is subject to subordinated, marginalized, and colonized.

In the cultural study, we also find the concepts about cultural differences between regions also largely determine the formation of attitudes between men and women. Communities that have a dominant masculine culture will regard achievement and success as important. Status is important in showing success; big and fast are a beauty. While the perception of society with dominant feminine will consider that caring and quality of life are more important than competing and the status of success is not so important (De Mooij, 2011). The difference in gender matters also ultimately determines different patterns of desire to buy among the people.

Problems faced by women sometimes are not met by the men, and vice versa. It is where the need to see their behavior is sometimes used as a regulator of household financial affairs. Trust in women in terms of managing money and income from the household can be their advantage over men.

We are encouraged to examine the theme of women's shopping attitudes because of their unique role in social stratification. Moreover, women who have worked have a certain status that distinguishes it from other women who have economic dependence on men.

This study has advantages over previous experts' research because it specifies the issue of women's tendency to shop with the specifications of women who are actively working. Our research tries to scrutinize the problem of attitude of shopping for female workers more deeply.

The importance of this study due to there is a trend among the society that Indonesian people have the willingness to purchase more and more when they have personal money (Sari, 2014). Moreover, women being known often to love shopping. We feel that efforts to find the tendency of women to shop are essential, to find strategies to anticipate wasteful habits among the people. The practice is a terrible thing that is actually important to be considered, especially among people with lower middle income. Instead of increasing investment, some people enjoy their lifestyle and neglect their wealth in the future. They do not try to raise assets. Shopping habits can be a reasonably acute family problem. Nonetheless, all of these forms are under specific circumstances and subject to change.

Several researchers have been conducted to explore purchasing based on gender. They examined the results of Wharton Research's study on American consumer shopping habits that showed a considerable difference between men and women, by taking the case in India (Kuruville et al., 2009). Their research proved that what was obtained with American respondents did not apply to the case of India. Female respondents in India have a more positive outlook on almost all aspects of the mall than men. Nonetheless, Indian men spend more time at the mall than women. Likewise Indian men, more often visit malls than women. In terms of money spent, Indian men are more wasteful than women. But they want to buy much more than male respondents. In the size of shopping pleasure, Indian women have proven to enjoy it more than men. Women seem to enjoy than men, especially when they pick up things. From this, it is evident that the difference of state also determines the patterns and attitudes between men and women.

Research by experts explored the difference of shopping based on demographic and psychographic for the case of the United States' respondents. The result found that both men and

women have similarities in terms of impulsive attitudes, quality considerations, famous brands, and price shopping orientations (Workman and Cho, 2012). Interestingly, the two groups of respondents differed in several respects: 1) women have a greater awareness of clothing and fashions than men; 2) women have a greater recreational shopping orientation than men; 3) men have a higher convenience shopping orientation than women.

Empirical research finds uniqueness that shopping with other people can actually change a person's attitude. A paper proved in the empirical research that people tend to be impulsive when shopping with opposite gender companions than with same gender, as well as those who are considered to have high degree of cohesiveness, and who are susceptible to interpersonal influence (Cheng et al., 2013). Their study still uses students in undergraduates as respondents, but their findings are interesting to note. Impulsive buying is unplanned purchasing as part of people shopping behavior.

According to one rigorous study, gender differences are the cause of the individual variation in terms of enjoyment shopping (Kotzé et al., 2012). The analysis of their research is based on the distribution of sources of shopping enjoyment into several types: shopping to socializing, shopping for bargains, shopping for gratification, shopping for entertainment, shopping for others, shopping to browse, shopping for exercise, and shopping sensory stimulation. Their research was conducted in South Africa. The research results show that the most significant source of shopping enjoyment for female respondents was shopping for others. The term "shopping for others" means that trying to find something for others. Although this work is a task, it is fun for being conducted, mainly if it is intended for people we love. While the second source of shopping enjoyment for a female is shopping for bargains, it means buying with the aim of finding the best deal or even a discount for special prices is a pleasant thing. Whereas for male respondents, the source of shopping enjoyment is shopping for bargains. It differed with the female respondents' source of shopping enjoyment. Meanwhile, the second was buying for entertainment. But for this group of respondents, the lowest source of shopping enjoyment was shopping for exercise. From their findings, we obtain that the source pattern of shopping enjoyment between men and women is slightly different only. Both of them turn out to have more in common. Four other shopping enjoyment have a similar pattern in all respondents.

A study divided female consumers into four large groups (Moye and Kincade, 2003): decisive apparel shoppers, confident shoppers, highly involved apparel shoppers, and extremely involved apparel shoppers. Their findings showed that in the four groups there are differences in terms of addressing the environment of the first chosen shop. The next difference appears in terms of their household income; women with substantial household income tend to shop more. While their age, education, and work did not show a significant difference. The empirical findings also prove that more than half of the respondents chose department stores as their first store choice. It is because the place they want allows them to shop as a fun and recreation activity. Meanwhile, in terms of frequency of patronage to visit, the result did not show a significant difference. All respondents have the same rate.

It is interesting to know a clear division between desirability and feasibility. According to one study, if someone prioritizes the benefits of an advertised product, for example about safety, comfort, then he can be said to have high-level desirability concerns (Eyal et al., 2009). In this context, the behavior of the person is different for example with people who tend to choose 'why aspects of buying the products' because this is the low-level of feasibility concerns. It is not a crucial problem at all that must be exaggerated.

It is known that women can be good planners in shopping than men. Some researchers found in empirical study regarding shopping habits and executive functions in people with obesity that women tend to plan more mature than men (Frid et al., 2017). But men do not show more signs than women in terms of preparing within the supermarket, their habits in shopping and impulsivity. In various literature, men are proven to do more reasoning than women who often rely on executive strategies in planning.

A research stated that women have the ability to innovative clothing and opinion leadership greater than men (Co and Workman, 2014). Women tend to enjoy the process of shopping compared to men. Women and fashion leaders show greater shopping preferences than men. Their findings confirm the general belief that women and men are different in terms of shopping due to differences in gender tendencies.

One study outlined that current shopping behavior determines the attitude of female consumer workers who live in urban areas to switch to using

the internet in shopping (Jacobs and de Klerk, 2010). Their habits in choosing goods before buying, such as touching, and scrunching, indicate important considerations in switching using online methods. The reluctance of some consumers to change to using the internet is due to established shopping scripts, namely consumer cognitive knowledge of how to purchase a specific product or how to do things. The respondents also did not face a variety of significant problems in terms of item identification, selective search, and financial risk.

## METHODOLOGY

Our study aims to find the factors influencing female workers when buying something. We use primary data taken by spreading questionnaires to female workers without strict limit. Having removed the unreliable subjects who fulfill questionnaires with less feasible, we set that our respondents consist of 70 female workers. We choose them because they are more representative of respondents from various backgrounds, including ethnicity, income, and length of working time. They are women workers that worked in formal sector more than 5 years in Bandung city, with tertiary degree. We consider that they are independent women that can fulfill everything they need by themselves. The method used in collecting data is purposive sampling because it makes easier for us to get respondents as the research subjects. We do not distinguish respondents according to their background, as several experts have shown to us that although women differ in their background, generally they like shopping in department stores because shopping can be recreation by the walk along (Moye and Kincade, 2003). They enjoy to shop to release their stress and any burden of life.

The independent variables consist of decision making, the locus of external control, the locus of internal control, self-monitoring, and trust to the products. Meanwhile, the dependent variable is the buying decision. The choice of these variables is considered to represent the interest of our study.

Buying decision is a situation where female workers want to spend their money to fulfill their willingness on something. It signifies that they want and feel free to buy anything. It can show us several types of problems attracting a female to shopping. We set several statements as measurements for this variable: 1) I buy because of my own will; 2) I decide to shop after reading catalog; 3) I am influenced by a promotion; 4) My family involve to affect what I buy; 5) I need to decorate home with modern

furniture; 6) I am sad if I lag behind with my friends in shopping; 7) Since in childhood, I usually discuss everything important regarding what I should buy; 8) I feel happy if I am able to buy anything I want; 9) Sometimes when my cash-flow of income is smooth, I buy something that is not needed very much.

Decision making is ability of people to make a choice regarding what they want and unwanted. This capability is inherent in everybody's life, and we cannot refute it by any means. For this purpose, we set several statements to capture the phenomenon of research: 1) I am involved to contribute in the family decision; 2) I like to hear advices and suggestion from the other; 3) I am sure I can handle everything of my plan, and I am willing to be patient for all risks; 4) I feel free to decide anything I want; 5) My mind burdened by the insistence of others; 6) What I did always looks positive; 7) I will not give up my personal affairs to other people; 8) I was sad and anxious when someone else arranged me; 9) My friends often depend on my decisions; 10) I feel happy if I can participate in giving advice and opinions to other people.

Locus of control is a control center that relates to a person's beliefs, whether capable or not in controlling his destiny. This idea was first raised by Rooter (Rotter, 1966). This locus of control is a variable of personality and divided into two forms: internal locus of control and external locus of control (Rotter, 1989). In this study, we deliberately included both perspectives, to be presented and chosen by respondents. It can explain to us what the most has impact on women worker's shopping decisions, whether they tend to rely on internal locus of control or external locus of control.

Internal locus of control characterizes people who have confidence that they are responsible for their work behavior in the organization. People who have this attitude, have the belief that they can control themselves and their environment. Their work achievement is due to their excellent and calculating performance. For those who have an internal locus of control, everything can be predicted. People with this type rely more on their abilities and apart from the help of others. They like special skills in work compared to capacity for only favorable situations. For this research we use statements as follow: 1) I am pretty sure I can carry out all my plans; 2) My hard work will pay off; 3) In general, the achievements in my life are in accordance with what was planned; 4) My life is determined by my own actions; 5) Whether or not I have a car accident,

depending on my skill at driving; 6) I can make sure I can achieve what I aspire.

The second type, namely people with external locus of control is a group of people who do not believe that their own abilities determine the success of their work. The environment and even luck factors play an important role in the process of achieving the desired goal. It can be interpreted that this group is opposed to the first category. For people with external locus of control, the world is a mystery and full of uncertainty. As a result, they worry and not able to predict the future and depend on circumstances and luck or other things outside themselves. In particular, these types of people do not dare to create and struggle to make themselves useful, at least for themselves, especially for others. For this variable we use statements follow: 1) I can be a leader depending on my abilities; 2) My life is largely controlled by a number of coincidences; 3) I have trouble protecting my personal interests; 4) I am rarely appointed as a leader in any situation; 5) I have friends because my attitude is good; 6) My life is controlled by the authorities; 7) I need to make my boss happy to be successful; 8) I became a leader because of luck; 9) If those in power hate me, maybe my fate will languish; 10) I can succeed if I work hard to pursue my dreams.

Next variable is self-monitoring, which related to a person's ability to control him/ herself. This study focuses on the relentless efforts of people to control themselves and manipulate images and impressions to others when interacting socially. It can be understood that the form of appearance can deceive anyone in front of him/ her. We decided to choose this variable because the role of self-control could be one of the reasons people shop. Several statements have been set up to measure the phenomenon: 1) I can pretend to like my enemy; 2) I can sit listening, and read something that is actually boring; 3) I often behave as others want; 4) I will say my feelings are the way they are despite offending others; 5) The change in circumstance will not change my attitude; 6) I am not able to tell something convincingly; 7) I can act appropriately despite being the center of attention; 8) My sentence can impress the listeners; 9) In a meeting, I rarely become the center of attention; 10) Sometimes I doubt starting a conversation with someone; 11) My presence made the meeting fun; 12) Sometimes what I want to say has been stated by others.

The last one is trust of product, which closely related to how companies maintain their brand image so that they can continue to arouse consumer

interest. We choose it as one of the independent variables because this factor is worth reflecting a person's tendency to shop. In this study we make several statements as measurement: 1) I see good products that are famous without suspicion; 2) I like to analyze before buying; 3) As a consumer I am loyal to certain products; 4) Replacing my subscription product requires hard work; 5) I like to compare certain products before buying; 6) For me catalog shopping is very important; 7) My purchases of a product are sometimes incidental; 8) I sometimes have difficulty changing products even though other products are cheaper; 9) Shopping for my subscription products satisfies my soul and family's need; 10) Increasing the quantity of shopping means increasing the quantity of products from brands that attract my sympathy, not trial and error.

The method for analyzing the data is OLS (Ordinary Least Square), because we want to estimate parameter in linear regression. The OLS model can explain the impact of independent variables on the dependent variable by minimizing sum square residuals (Gujarati & Porter, 2009). The model as follows:

$$Y_i = \beta_0 + \beta_1 X_{1i} + \beta_2 X_{2i} + \beta_3 X_{3i} + \beta_4 X_{4i} + \beta_5 X_{5i} + e_i \dots (1)$$

where:

$Y_i$	= Buying decision
$X_{1i}$	= Decision making
$X_{2i}$	= Locus of external control
$X_{3i}$	= Locus of internal Control
$X_{4i}$	= Self-Monitoring
$X_{5i}$	= Trust to product
$\beta_0$	= Constant
$\beta_1, \beta_2, \beta_3, \beta_4, \beta_5$	= Coefficient
$e_i$	= Error term

The hypothesis of this research can be arranged as follows:

- 1) Zero Hypothesis ( $H_0$ )
  - $H_1$  = Decision making does not influence the buying decision
  - $H_2$  = Locus of external control does not influence the buying decision
  - $H_3$  = Locus of internal Control does not influence the buying decision
  - $H_4$  = Self-Monitoring does not influence the buying decision
  - $H_5$  = Trust to product does not influence the buying decision
- 2) Alternative Hypothesis ( $H_a$ )
  - $H_1$  = Decision making influences the buying decision

$H_2$  = Locus of external control influences the buying decision

$H_3$  = Locus of internal Control influences the buying decision

$H_4$  = Self-Monitoring influences the buying decision

$H_5$  = Trust to product influences the buying decision

## RESULT AND DISCUSSION

Calculation of regression by SPSS shows us result as follows:

**Table 1. Regression Analysis**

Model	Coefficients <sup>a</sup>					Collinearity Statistics	
	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Tolerance	VIF
	B	Std. Error	Beta				
1 (Constant)	5.672	7.048		.805	.424		
x1	.275	.156	.216	1.759	.083	.849	1.177
x2	.253	.115	.269	2.208	.031	.860	1.163
x3	-.022	.203	-.013	-.107	.915	.860	1.163
x4	-.106	.105	-.128	-1.005	.319	.785	1.275
x5	.218	.142	.205	1.530	.131	.714	1.400

a. Dependent Variable: y

Source: Calculation by Author (2018)

Based on the result of calculations, we find that only two independent variables have a significant positive effect on the dependent variable, namely decision making and locus of external control. While the other independent variables (locus of internal control, self-monitoring, and trust to product) do not have significant impact at all.

From these findings, we can understand that when there is an increase in one unit in variable decision making ( $X_1$ ), it can cause an increase in buying decision of 0.275 unit. The t-statistic value shows the number 1.759. This value, with the number of observations as much as 70, is greater than the t-table at 10 percent which is 1.671. This result shows that the decision making variable has a significant influence on the dependent variable. That is, women tend to shop when they have the authority to declare their own decisions. The items they want to buy can be product and service advertisement targeting the female workers because they have absolute autonomy over the income they earn. The women who work identically with those who are independent and apart from anyone's dependence. Women who work can also be said to be free from poverty and underdevelopment. So that whatever decisions they make are generally purely derived from their own opinions.

The estimation result also shows that when there is an increase in the variable locus of external control ( $X_2$ ), by one unit, the purchasing decision variable, the buying decision variable (Y) will increase by 0.253 unit. The t-statistic value is obtained at 2.208. The value, for  $n = 70$ , is bigger

than t-table at  $\alpha = 5$  percent and  $\alpha = 10$  percent which are namely 2.000 and 1.759 respectively. This finding implies that external controls, especially those that attract the attention of women, can greatly influence their decisions in shopping. This result proves that the female workers as respondents in this study believe that everything happened to them is caused by things they cannot control. The attitude reflected by external control owners fulfills the behavior of female workers in this study. We may be critical-minded, it is not strange that many women like to shop but do not realize what they buy is sometimes not so important.

The three of independent variables do not show any impact toward the dependent variable. We do not need to show anything about it, except for a bit of information. The value of  $R^2$  relatively small, namely 0.181 which means 18 percent of variation in dependent variable can be explained by independent variables. The rest of value is influenced by other factors out of the model.

Based on the empirical test, the model in this study has met the classics assumption standard, namely BLUE (Best Linear Unbiased Estimators). Normality testing shows that the data is normally distributed, so there are no problems.

Similarly, we do not find autocorrelation in this study. The value of VIF of all variables from the regression result is below 10. So the result is free from autocorrelation. The heteroscedasticity test also shows no problems. It is evident from the distribution of data around 0.

Our empirical research can expand the understanding regarding the decision to buy among the female workers. We, indeed in our study, try to dig the deep feeling among the respondents. By considering respondents' aspects of locus control, we want to present everything that might influence them both internally and externally.

Women workers are believed to have complete control over themselves. This tendency is because they have their own income to support themselves, and are not dependent on others, such as spouses or parents. That is way, their own attitudes and behavior determine their freedom to shop. While locus of external control necessitates something outside themselves that they cannot subjugate, and becomes one of the reasons for the desire to shop.

It is believed that women's economic behavior is different from men, especially in preference for touch shopping channels (Workman and Cho, 2013). It has become a public opinion. In our research, it turns out that women's own decision making mostly influences their economic behavior. This result indicates that working women are more autonomy in themselves. The evolution of the world of work has made women tend to be more courageous in their actions, including deciding what they can buy. This evolution also makes women's shopping behavior change, including household-management practices.

The willingness found in this study is closely related to the thought of how one utilizes their consideration capacity to choose. Actually this is being often become thinking of advertisers in attracting potential consumers. Female consumers who are the target of advertising will be faced with various factors that stimulate their brains to buy. This phenomenon is where the importance of marketing agents to explore the desire of women deeply so that they are moved to have a product. Previous research showed us two division (Eyal et al., 2009): desirability and feasibility, which described people from different level when shopping.

Sometimes we do not need goods or services, but we flattered by advertisements to buy it due to prestige. The effort to manage the willingness can manipulate someone interested in buying something, even though it is not very important. For example, someone who has become an insurance customer is persuaded to rebuy insurance. Even though she already had insurance, but the persuasion of the superiority of insurance with other brands makes

her tempted to go back to purchase insurance products more and more. Generally, the reason for buying is due to the safety.

The second significant variable in this study is the locus of external control. This variable is closely related to the inability of an individual to control her role in pursuing something interesting. In this context, the external control variable can come from many things outside the respondent's self. Sometimes respondents take information from others who direct them to buy something, or it can be advertising that affects their minds.

Understanding the patterns of women in shopping can facilitate marketing planning makers to explore the uniqueness of prospective customers further. Moreover, this research looks explicitly at working women who are different from most women in general who do not or have not worked. It turns out that the desires of female workers are so unique, so their shopping sentiment is often associated with something that can arouse their passion.

Knowledge about consumer behavior and something still related to it can provide enormous benefits to marketing programs in the long-term. Knowing the various considerations of consumers, we can make more mature planning in attracting as many buyers as possible. The insights about consumer behavior are also crucial for stakeholders when they need consideration to improve public facilities to the people. The government cannot arbitrarily make various programs that do not become the needs and interest of consumers. We are all basically consumers of various daily needs. We buy something, both goods, and services that are useful for our needs.

Besides, knowing consumer behavior also makes it easier for us to market products which are in scarcity - for instance, clean water and food in the conflict area, fuel, non-renewable natural resources, etc. By knowing consumer behavior, we as consumers actually can understand our own behavior more intelligently. By learning a lot about consumer behavior, we can be wiser in taking a stand when shopping, because we are shy of being teased. There is something that rebukes our consciousness and makes us forced to be refrained and being more rational. Sometimes we cannot control our desires to buy something, although it is not needed. It means we cannot control our own decision-making, and trapped to do something in vein. Through this study

we learn that all we did when buying should make sense, in order we do not loss our money and feel happy eventually.

We realize that this research has several weaknesses. Other researchers can expand our study by involving more complicated analysis such as chosen different model and adding more respondents. They can broaden the discourse of female workers go shopping by using this study as starting point to get deeper insight.

## CONCLUSION

Our findings in this study have succeeded to prove that there are two independent variables which are able to influence the dependent variable, namely: decision making and locus of external control. Both of them show us a positive significant impact on the dependent variable, namely purchasing decision. Meanwhile, the other variables namely locus of internal control, self-monitoring, and trust to product, do not have significant impact.

Form this our research, it is found that women workers have autonomy over themselves in shopping. However, their willingness is not so strong, so that the value is weaker than the locus of external control. It is evidenced by the degree of significance at 10 percent, rather than of locus of external control with significance at 5 percent. The findings in this study indicate that female workers actually still have a tendency not to be entirely free in deciding to shop, although they have independence.

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