

## A Study on Kazakh Women's Consumer Behavior

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### Abstract

**Purpose** – This paper examines Kazakh women's spending patterns and buying behavior.

**Research design, data, and methodology** – After thoroughly reviewing the related literature on consumer behavior in general, and female consumer behavior in particular, both questionnaires and in-depth personal interviews were used to collect data from 400 Kazakh women consumers equally chosen from the age groups 20-30, 30-40, 40-50, and above 50.

**Results** – A stratified and convenient sample was employed, and the selected five hypotheses were proved using the Karl Pearson Coefficient of Correlation. Related to spending patterns, 40 and 35 percent of the 20-30 and 30-40 age groups, respectively, of Kazakh women spend their incomes on personal items, as against 30 percent from both the 40-50 and 50 and above age groups. Twenty-five and 35 percent of the 40-50 and 50 and above age group, respectively, take decisions based on product quality, whereas this percentage is at its mite in the below 40 age group.

**Conclusions** – The buying behavior of Kazakh women consumers is revealed; the results proffer useful background information to formulate marketing strategies.

**Keywords:** Consumer Behavior, Kazakh Women, Spending Patterns, Buying Motives, Kazakhstan.

### 1. Introduction

The business community from every part of the globe always strives to contemplate the target market consumers and their behavior. Understanding consumer behavior is complex in nature because of frequent changes in cultural, social, economical aspects along with their flickering minds. It is also a must situation to every businessman to be aware of the consumer behavior based on which formulation and implementation of policies and strategies has taken place. In the present day's highly competitive and whimsical business scenario, it is an imperative situation to every marketer to examine various influences on behavioral tendencies of consumers while purchasing goods and services. By understanding these influences in a proper way, marketers can competently develop and design unflinching strategies which are inevitable for winning the hearts of target customers. Ultimately, concrete and authentic information about the target market customers' help marketers to compete with more efficacies in the market place which leads to more satisfied customers. Revolutionary changes in technology, availability of myriad number of products and services in every category with challenging prices has shown great fulcrum on consumer tastes and preferences. Whenever change has taken place in the minds of target consumers, essentially marketers has to know about those, just to introduce required modifications in the existing plans, policies, procedures, programs, strategies and budgets. For these, marketers have to continually involve in conducting marketing research which provides invaluable clues and information about consumer and reasons for its frequent changes. Most of the marketers in today's competitive world not only confined to one segment of the market they always attempts to know the potentiality of different segments and ready to come-up with their offerings to satisfy the entire consumer community with a motive to acquire profits. In this process, the marketing world clearly identified the potentiality of women market and has been intensified its efforts to catch the attention of this segment with unique strategies. In these days, women are making tremendous strides and gaining momentum in every aspect. With greater exposure, awareness, education and economic self-sufficiency, women community

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plays a pivotal role in the society and demands a set of separate products and services to satisfy their needs and wants. This is not only the situation of any one or two parts of the globe; every where women are striving for choosing the best in the available. From the corporate stand point view, marketers are eagerly attempting to know about the women consumers to design and develop more suitable strategies to get the attention of this segment. In the process of globalization, majority of the multi-national companies has already shown their mark in the largest and crucial Euro-Asian country Kazakhstan. With an intention to provide trustworthy and precious information about the spending patterns and buying motives of Kazakh women to both the corporate world and academia, the researchers has taken up this study.

## 2. Literature Review:

There is a pervasive recognition that consumer behavior is the key to modern-day marketing sensation. The field of consumer behavior has been characterized by a diverse viewpoints based on an interdisciplinary science. In this context, gaining knowledge on consumers could appeal to a set of different facets of knowledge such as psychology, sociology, anthropology, genetics, and more over physical and cultural issues. Understanding consumers in general and women consumers in particular is a most multifarious in nature but an essential situation to any marketer in business world. Consumer behavior is a study of how an individual make a decision to spend their available and valuable resources like time, money and effort. In the words of Olson and Peter (1994), "consumer behavior is the dynamic interaction of affect and cognition, behavior and environmental events by which human beings conduct the exchange aspects of their lives". Marketers who have plans to draw the attention of target market consumers should develop comprehensive knowledge on cultural, social, personal, and behavioral influences by exercising due care and diligence in understanding and analyzing their behavior. Most comprehensively, Schiffman and Kanuk (2000) defined the term "consumer behavior has been legitimized in marketing for which it provides the conceptual framework and strategic thinking for carrying out successful segmentation of markets". The marketing functions of organizations deal with the intrinsic implication of products and the kind of image they project in the minds of consumers in order to gratify their base urges or perhaps even delight them. The various fads and fashions particularly in women consumer market goes changing with times and to keep up with the emerging trend which is an imperative for a business concern to keep itself updated with the needs of the time.

Consumer behavior research is the scientific study of the processes consumers use to select, secure, use and dispose of products and services that satisfy their needs. Confident knowledge about the target market consumer as well as factors influencing his behavior directly influences marketing strategy of a company. This is because of marketing concept i.e. the idea

that firms exist to satisfy customer needs. Firms can satisfy those needs only to the extent that they understand their customers. For this reason, marketing strategies must incorporate knowledge of consumer behavior into every facet of a strategic marketing plan (Soloman, 2002). However, all consumers could be divided into two general groups – male and female. These gender differences and their spending patterns and buying motives make companies and researchers' task is more multifaceted in understanding what they want and why their behavior is diverse while choosing the required products and services.

Women often judged as a caring mothers and loving wives that are interested not only in personal care products and household goods but also in glamour magazines and entertainment oriented services. Moreover, women are strong and powerful consumers than any other segments, by their wise-spending with bargaining power definitely creates a ticklish problem to the business community. Based on potentiality and magnitude of the women consumer market, marketers has to demonstrate their unique concentration in designing and implementing strategies by offering most apposite products and services. However, it is necessary to note that in Kazakhstan the gender marketing is not that much developed, and difficult to identify who is a consumer for some specialized products. But some companies with their foreign experience make an effort to introduce their original ideas in Kazakh market also. Particularly in Kazakhstan, more than 90 percent of customers for furniture, housing, and travel and tourism are from women community. All kinds of marketers both from the domestic and international circles should understand the potentiality, spending and buying motives of the women consumers which are also one of the essences for meeting their profit goal. Broadly, consumer spending can be categorized into regular and lifestyle spending. Regular spending includes the basic amenities of life, while lifestyle spending includes spending on a computer, internet, car, cell phone, etc. There are number of factors affecting the consumer spending pattern; these include growing income levels resulting in more disposable income with individuals, changing attitudes towards consumption, changes in prices, introduction of new products, availability of credit such as loans, mortgages and credit cards, rising aspiration levels, increased literacy, growing brand consciousness and rapid urbanization (Business Report, 2007).

### 2.1. Woman as Consumers

The process of consumption has long been associated with demographics in general and gender in particular and how they impact on buying and consuming activity of consumers. Thus, it comes as no surprise that consumer researchers often examine the effects of these variables on consumer behaviors. Yet there is one gender-related variable, gender identity that has both intrigued and perplexed consumer behavior researchers for over four decades (Palan, 2001). Today, greater participation of women in the economic life provides them with strong purchasing power. This power enables them to purchase for themselves

and at the same time in the name of their families. In addition to differences in chromosomes, hormones and structure of brain between men and women; women also have dichotomy of characteristics in attention and focusing, detailed thinking and skills. These differences create diverse consumer behavior in terms of sex, and can be seen in human relations, reactions to the individual and social behaviors, giving importance to the details and extra knowledge, searching perfect solutions, conversation styles and creating relationships. Companies select appropriate target markets for their product and services exclusively meant for women. The corporate world has to design and develop unique marketing mix strategies for women consumers which are quite differ from male consumer markets. Most commonly used marketing strategies for women such as product innovations, product positioning, creating brand identity, packaging, pricing, distribution, advertising, sales promotion and personal selling.

As careful and dedicated spenders, women are playing predominant role in buying things that provide sustenance for their own and to their families. Consumer spending in Kazakhstan increased to 5135020.90 KZT Million in the second quarter of 2012 from 2543562.10 KZT Million in the first quarter of 2012. Consumer spending in Kazakhstan is reported by the Agency of Statistics, Kazakhstan. Historically, from 2004 until 2012, Kazakhstan consumer spending averaged 3824687.3 KZT Million reaching an all time high of 11576001.0 KZT Million in December of 2011 and a record low of 747221.1 KZT Million in March of 2005 ([www.tradingeconomics.com/kazakhstan/consumer-spending](http://www.tradingeconomics.com/kazakhstan/consumer-spending)). McCracken (2001) enlightened the role of women in her article as women's role as care givers has meant that women play an especially prominent role in buying things that provide sustenance for home and family. Studies show that women are responsible for buying 80 percent of household goods. As on March, 2012, total population of Kazakhstan is 16.718 million out of which 48.2 percent male and 51.8 percent female population ([www.kt.kz/index.php](http://www.kt.kz/index.php)). As a significant percentage in the overall population, Kazakh women are spending a noteworthy figure in the overall consumer spending of the country. Women are spending some extra bit of time and attention to check the quality of goods which we need to survive. Women are looking for freebies and special festive discounts in buying personal items, food and beverages, and household items etc. Shopping for specialty products which need lot of careful comparison and finding the best deal is also time-consuming activity where women are showing great commitment, patience, determination and strong zeal to pick heart-touching designs. Women in most parts of the world treats and recognizes specialty products shopping as a major task where the activity fraught with contradictions and challenges. As consumers, women live under a great deal of pressure. Most of the women are in great stress to find ways to feed their families with a limited budget. They search for a balance between afford ability, nutrition, and availability, countered with the personal preferences of their families. Women who are working outside of the home face the added problem of time constraints. Certain purchases may be made to save time and energy when women

are squeezed between work and family responsibilities. Halting to buy and pick fast food seems easier than rushing home to cook dinner for the family after a long day at work.

Women are also often responsible for purchase clothes for themselves and their families by considering tastes and preferences of all members in the family. Some items, such as branded and designer clothes, watches, gold and diamond jewellery etc., serve as status symbols and depict the image of the users. The pressure to own such items can be extremely intense to afford and people very frequently tries to sacrifice their needs to buy certain things. When compared to the last two to three decades, majority of the women are thinking about their professional career and occupies the apex positions in different companies. Because of this changing propensity, their spending power enhances day by day which definitely infuses lot of confidence among them. Balancing multiple responsibilities, tight schedules and high targets with domestic and family commitments is an incessant challenge where women has observed significant success rate. The traditional care-taking role of women combines with professional career makes her economically self-sufficient. Women are faced with endless choices and decisions in their lives as consumers. Because of all the contradictions related to women buying behavior and their consumption, it is a high time to world corporates to mull over on various buying motives of this segment in acquiring different products and services. It is vital to keep in mind the increasing trend of women spending power which can be used to create demand for production that benefits all people around the world. It is evident that women are not just passive recipients of toothpaste and ready-made dinners. Women are powerful and have a powerful role to play in modern business scenario. There is no doubt that the status of women has changed tremendously in recent years because of percentage of women employed, the types of jobs held, lifestyle changes, and the media portrayal of women. The changing status of women has led to redefinition of the role of women which has broad spectrum and implication for marketers in every part of the globe. In particular, changes in women employment status and their lifestyle orientation have severely affected their purchasing behavior in a variety of ways. Changes are apparent not only in the traditional female based products purchasing but also in purchasing of items like automobiles, furniture, houses etc. Therefore, the research attempted to know the various spending patterns, buying motives and its influence on purchase decisions of Kazakh women. Based on the above discussion and empirical data collected, the researchers has formulated the following hypotheses:

- H1. There is a relationship between age groups and spending patterns of Kazakh women.
- H2. Kazakh women are spending significant portion of their incomes on personal items.
- H3. Quality is the crucial buying motive for all the age groups of women consumers.
- H4. Price is not at all a major buying motive to Kazakh women.
- H5. Fundamental buying motives both quality and price is interlinked.

### 3. Methodology

The core objective of this research is to be acquainted with the spending patterns and buying motives of Kazakh women while purchasing different products and services. The researchers have selected both the questionnaires and personal interviews to garner the opinions of four different age groups of women. Before conducting the final survey, the researchers checked the validity of questionnaire with a pilot survey of 5 percent in the selected sample of 400. The selected sample of 400 has chosen equally from the age groups of 20-30, 30-40, 40-50 and above 50. The data collection tools like questionnaire and personal interviews were opted to keep in mind the objectives of the study and also to test the selected hypotheses. Questionnaires were originally designed in English language and then translated into both Russian and Kazakh languages to offer more clarity and cohesiveness to the selected groups of respondents. Both stratified and convenience sampling techniques were used to make the data collection more manageable with a sample of 100 each from the four selected age groups of Kazakh women. The economic capital and largest populated city Almaty in Kazakhstan selected for the study which is highly developed in terms of cultural, social and economic factors with largest migrated population from all parts of the country. Along with the questionnaire, the researchers also conducted personal interviews to know the opinions of Kazakh women on issues like saving habits, their dependency levels, preferred place for shopping, information gathering sources and sources of influence on their purchasing etc. Questionnaires were distributed and assisted in-filling those to only willing Kazakh women. The filled-in questionnaires were collected from the respondents then and there itself because of which only the response rate is 100 percent. The study was supplemented by secondary data obtained from books, journals, magazines, the Internet and other documents. The collected data was analyzed based on frequency distribution and Karl Pearson's Coefficient of Correlation for testing of hypotheses. All data was summarized, coded and controlled by using Microsoft Excel program.

### 4. Results and Analysis

This part of the research clearly highlights the information about empirical analysis on the spending patterns and buying motives of four different age groups of the Kazakh women. As mentioned in Table 1, related to the spending patterns of Kazakh women, 40 and 35 percent of their amounts spent on personal items such as dresses, shoes, cosmetics, designer jewellery, hand bags etc., by the 20-30 and 30-40 age groups respectively. At the same time, 30 percent of their amounts allocated by both the 40-50 and 50 plus on normally used personal items along with particular allotment to medicines and health oriented activity. Connected with food, beverages and household items, 40-50 and 50 above age women allocated 40 and 35

percent of their incomes which is meant for the whole family purpose. Associated with education and career, below 40 years Kazakh women just allocated 10 percent of their income as against zero allotment from the above 40. When compared to the aged women, young generation is future oriented with the allocation of paltry portion to enhance their qualifications. Surprisingly, 20-30 and 30-40 age women apportioned 20 and 15 percent of their disposable income to cell-phones and internet as against just 10 percent each from the remaining two age groups selected for the study. Startlingly, the researchers observed 20 percent allocation of their incomes to entertainment from the above 50 age Kazakh women which is specially meant for spending holidays in overseas and in domestic tourism spots as against 15 percent from the younger counterparts. Related to the amounts segregated to friends and parties, when compared to the age group of 20-30, double the allocation has given by the remaining age groups except above 50.

<Table 1> Age-wise Spending Patterns of Kazakh Women

Spending Patterns	Percentage of Spending			
	20-30 Age Group	30-40 Age Group	40-50 Age Group	50 Above
1. Personal Items	40	35	30	30
2. Food & Beverages; Household goods	10	20	40	35
3. Education & Career related items	10	10	00	00
4. Cell Phones & Internet	20	15	10	10
5. Entertainment	15	10	10	20
6. Friends & Parties	05	10	10	05

There is no relationship between the age groups of Kazakh women and their spending patterns. In the age group of 20-30, 60 percent of their amounts spent on personal items and tech savvy products like mobiles, I-pods, laptops, note-pads etc. The researchers observed another significant percentage of 55 diverting on personal items and food, beverages and household items from the age group of 30-40. Astonishingly, in the 40-50 age class, 70 percent of their income allocated for the purchase of personal items; food, beverages and household items. In the above fifty age category, sixty five percent of their amounts allocated for personal items and food, beverages and household items and uniquely fifty plus percent in their expenses meant for medical and health-care. The Kazakh women allotted a significant portion of their amounts on purchasing of personal items. In the age groups of 20-30 and 30-40, highest percentage of their amounts allocated for the purchase of personal items whereas significantly 30 percent only the allocation from the age groups of 40-50 and above 50. At the same time, around 27 plus percent of their incomes are apportioned to career improvement and tech savvy products from the below 40

age group whereas just 10 percent from the above 40 women community.

Table 2 depicts the information related to the buying motives of Kazakh women. Associated with the quality buying motive, when compared to the below 40, significantly 25 and 35 percent of women in the 40-50 and above fifty has chosen their requirements after careful observation of quality of the product. For this, they closely observe the quality standards issued by the local governments, international quality organizations along with the image of the company. Astonishingly, only 15 percent women in the category of 20-30 have taken buying decision based on price as against 25 percent in the above 50 age group. At the same time, 15 and 25 percent in 30-40 and 40-50 age group of women in Kazakhstan considering price as a crucial buying motive. Surprisingly, below 40 age groups of women has given heavy importance to design and features of the products in their selection whereas fifteen percent has chosen their requirements based on this buying motive in the above 40. Connected with the discounts and freebies, almost every group of women has given due importance to this buying motive. Only 10 percent of Kazakh women in all the age groups have given preferences in choosing branded products. 15 and 10 percent of young women in the categories of 20-30 and 30-40 considers latest technology while purchasing products whereas mere five percent concentrated from the age group of 40-50. Surprisingly, there is no considerable influence of brand ambassadors on the purchasing behavior of Kazakh women. Only 15 percent in 20-30 and 5 percent each in 30-40 and 40-50 age groups are influenced by the promotional programs referred by brand ambassadors. The store location is not at all a considerable variable to the young generation of Kazakh women against a scanty 10 percent of above 50 women considers this as a buying motive.

<Table 2> Buying Motives of Kazakh Women Consumers

Different Buying Motives	Percentage of Women			
	20-30	30-40	40-50	50 Above
1. Quality	10	20	25	35
2. Price	15	15	25	25
3. Design & Features	20	20	15	05
4. Discounts & Freebies	15	15	10	15
5. Brand Name	10	10	10	10
6. Latest Technology	15	10	05	00
7. Brand Ambassadors	15	05	05	00
8. Store Location	00	05	05	10

The researchers also attempted to garner information on saving habits, dependency levels, preferred place for shopping,

sources of information and its influence on the purchase decision of Kazakhstan women through well-structured personal interviews. Regarding saving habits, out of total 400 respondents only 45 percent of women are habituated to savings for meeting their future financial commitments. Connected to dependency levels, only 36.25 percent of Kazakh women are only depending either on their parents or life partners as against 63.75 percent are leading lives with their personal incomes by doing jobs. In this largest central-Asian country Kazakhstan, 77 percent of women are preferring to shop either in markets or shopping malls and the remaining 23 percent showing interest through catalog, online and abroad markets. Along with the above, the researchers also raised questions related to preferred sources of information and its influence levels on their purchase decision. Staggeringly, 58 percent of women are getting required information either through television advertising or internet sources and the remaining 42 percent depends on print media, outdoor advertising, radio, friends and relatives. Surprisingly, even though 58 percent has received information through TV and Internet sources, only 42 percent of women are considering this information for taking final buying decision. Another significant 37 percent are getting influenced through word of mouth, friends and relatives as against the remaining 21 percent are depending on print media, outdoor advertising, radio and advice of shop assistants for their buying decisions.

Testing of Hypotheses:

The researchers clearly identified there is no authentic relationship between the age groups of Kazakh women and their spending patterns which means hypothesis 1 is invalid because of the co-variance between age groups and spending patterns is zero. Regarding the hypothesis 2, Kazakh women are spending significant portion of their incomes on personal items as proved valid with the support of coefficient of correlation. The buying motive quality is the highest preferred cause by all the age groups of Kazakh women which proves the hypothesis 3 is valid through statistical inference.

<Table 3> Testing of Hypotheses

Hypotheses	Value of Karl Pearson's Coefficient of Correlation	Result	N
H1: There is a relationship between age groups and spending patterns of Kazakh women.	0.000000000	Invalid	400
H2: Kazakh women are spending significant portion of their incomes on personal items.	0.943879807	Valid	400
H3. Quality is the crucial buying motive for all the age groups of women consumers.	0.992277876	Valid	400
H4. Price is not at all a major buying motive to Kazakh women.	0.894427191	Invalid	400
H5. Fundamental buying motives both quality and price is interlinked.	0.832050294	Valid	400

Regarding the buying motive price, the entire Kazakh women community has given significant importance after quality which means the selected hypothesis 4 is invalid. The researchers also attempted to know the relationship between most crucial buying motives quality and price which proves hypothesis 5 is valid with the support of correlation. Based on which, the entire Kazakh women community has given enough importance to both quality and price. In particular, this market has given slight excessive weight age to the buying motive quality with a percent of 10 than price which means Kazakh women are demanding quality products and services for challenging and convenient prices.

## 5. Practical Implications

This research article put forward authentic and constructive information about spending patterns and buying motives of Kazakh women which is imperative to the business community in the country to formulate necessary strategies for meeting the aspirations of women with a great efficacy. Along with the above, the research also offers an insight into the saving habits, dependency levels, preferred place for shopping, sources of information and its influence on the purchase decision of Kazakhstan women. At the same time, this research outcome definitely provides a strong base to the academia who further continues their research on Kazakh women. Based on these research findings, the corporate sector once again has to rethink on their existing marketing strategies; policies to win the hearts of women in this part of the world. For instance, 20-30 age group women are spending 60 percent of their incomes on personal products cell phones and internet which is an enormous business opportunity to the ready-made apparel manufacturers, cosmetic companies, personal grooming spas and clinics, foot-wear and handbag manufacturers, fashion accessories, cell phone manufacturers and telecom industry whereas 50 percent of their incomes diverting towards the same from the age group of 30-40. Surprisingly, in the remaining three age groups selected for the study also allotted significantly more than 30 percent of their incomes to the personal care items which is a crystal clear business opportunity to entire personal-care industry. Majority of the industries related to food and beverages, house-hold products like furniture, carpets, and electronic goods like TVs, refrigerators, music systems, dish-washers, washing machines, cooking-ware has received 40 percent attention from the above 40 age groups of Kazakh women. Astonishingly, above 50 age category women allocates more on entertainment with a percentage of 20 which is highest when compared to other age groups. This is a sound business opportunity to tourism, airlines and hotel industry both in domestic and global markets. Around 15 percent of allocation has taken place to the cell phones and internet from the respondents for the study which is a clear business chance to mobile companies and telecom service providers.

Based on the preferences given by the Kazakh women to-

wards different buying motives, business corporations has to think about either to design or to redesign their offerings as well as promotional programs to attract and retain both the new and existing women consumers in the market. There is no second thought in purchasing required products and services by majorly considering both quality and price which means introduction of quality products with competitive prices is the prime responsibility of business community in Kazakhstan. Along with these, this market also eagerly quest for new designs and products with multiple features along with freebies. Based on this, companies have to regularly bring in new products with latest designs and features along with alluring sales promotional schemes. Just a scanty around 5 percent of Kazakh women are only considering brand ambassadors and store location as buying motive. This is an augury to the corporate sector to minimize their budgets for the introduction of advertisements with brand ambassadors and also for selecting prime store locations. Based on the enhancing trend of saving habits among the Kazakh women, banking, insurance, mutual funds and stock marketers has to design and redesign their products and services to match with the potentiality of this segment. Kazakh business community has to give preference to open their show-rooms exclusively for women either in markets or shopping malls because of their overwhelming preference to shop on these. The business corporations in this part of the world have to introduce promotional programs either in televisions or internet because these two are only the crucial sources of information and significantly forty two percent of this segment's buying decisions are influenced through this. In any reason, the business community should concentrate to influence the buying decisions to mould the behaviors of independent Kazakh women consumers and also design plans, policies, programs and strategies to target and position their products and services in this segment. The outcome of this survey is investigative in nature and ought to be tested and reviewed with further research because of seamless behavioral and attitudinal changes taken place in the cultural, social, personal, behavioral, demographical and psychological aspects of women in Kazakhstan.

## 6. Conclusion

With a view to analyze spending patterns and buying motives of Kazakh women, the researchers came out with invaluable and reliable information which is handy to the business community of the central Asian countries in general and Kazakhstan in particular. Based on which, the top management of the concerned corporations which are targeting on women consumers should come up with unique set of plans, policies, procedures, programs and strategies not only for meeting the target market aspirations but also for segmentation, targeting, positioning, product design, designing of price structures, expansion of distribution network system, introduction of communication mix etc. Through this meteoric research, the corporate world can have a glance on the information related to saving habits, dependency

levels, and preferred place for shopping which is enable to take decision on future plans for their offerings, location selection etc. The study also helpful to the business community in general and marketers who are in personal-care products, food and beverages, house-hold goods, entertainment, tourism, banking and insurance, education, telecom and mobile related products and services in particular where there is a mammoth scope to enjoy expected level of profitability. Furthermore, based on the buying motives opted by the Kazakh women, there will be an enormous scope to introduce further modifications in the existing offerings to accurately gratify the expectations of the target market. The women consumer segment is a most lucrative in nature because of its potentiality, maturity, wise and careful spending, if companies have plans to tap this segment with most apposite strategic options there will be an immense scope for attaining its profit goals. In this juncture, the implementation of these research results present a momentous and sensible foundation, backed by solid research data which is constructive both to the Kazakh corporate sector as well as to the world of academia.

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