

## **Chapter - 6**

# **Summary, Conclusions, and Managerial Implications**

## **6.1: Introduction**

It is universally recognized that the family is considered to be an essential unit of analysis in consumer decision-making literature. The influence of the family as a pivotal reference group can never be over emphasized in the context of an individual making a purchase decision within the family. Recent researchers have shown that decision to buy and consume most of the goods and services by individual members are to a great extent influenced by the members of the family rather than individually. Many researchers are conscious of this important role that family plays in the field of consumer behaviour.

The family as a primary decision making unit has a significant role in purchase decision making processes. The family is a framework, within which individual members of the family behave as consumers, acquire all competencies relating to purchase and consumption. Researchers have thoroughly investigated the segmented behaviour of each member of the family. Researchers have become more interested to comprehend the varied role exerted by different members of the family in the context of purchase decision.

## **6.2: Scale Reliability and Validity**

Reliability tests were done to measure the reliability of the proposed measure. Internal consistency reliability has been measured using Cronbach's alpha. It is quite evident from the table that the reliability coefficients are reasonably high and it can be concluded that the scales which have been used in our study possess sufficient degree of internal consistency. Factor analysis used to verify the validity of the construct. Factor analysis conducted using principal component extraction method with varimax rotation, The extracted factor loading greater than 0.60 for a sample size of 641 respondents. It can be seen that all items have KMO value greater than 0.5. The chi-square value has been found significant beyond  $p < .000$ .

The group statistics and mean differences for product automobiles are reported and it is easy to explain the buying behaviour of husband and wife. Prior studies report that the husband mainly decide on the brand of automobile where wives also exert influence to select a particular model and sometimes the colour of the automobile to

be purchased. The mean values of both involvement and brand trust are higher for the husbands and the differences of means are found to be significant suggesting the dominant role played by the husbands in making a purchase decision.

The correlation coefficients among the dependent variables, taken into consideration in our study, are found to be significant. It can be observed that most of the correlation coefficients are significant beyond  $p < .000$  which indicate that there is a higher degree of multi-collinearity among the explanatory variables. In order to avoid this particular phenomenon, an attempt has been made to compute the factor scores using a varimax rotation which is an orthogonal rotational procedure by which one can convert the set of independent variables that are not correlated. The regression analyses reported in this chapter are based on factor scores to avoid the problem of multi-collinearity which may distort the findings of the study. The value of VIF as well as CIF would be equal to 1 if there is no multi-collinearity in the data. The findings of the study would also reveal that the problem of correlation among independent variables be avoided by applying regression analysis using the factor scores of all individuals as a set of independent variables. It is seen, in case of automobile, that cognitive loyalty, connative loyalty, gender, working status are found to be significant in influencing the buyer involvement with this product category. It is found that the affective loyalty variable is not significant, which is quite natural, considering the nature of the product. For high priced product like automobiles, the respondents are likely to behave taking into consideration the product features, design, brand image and performance, while selecting this kind of product. The affective loyalty is likely to play a dominant role in case of fast moving consumer goods where the probability of mis-purchase or risk importance do not play significant role in their purchase decision making process. The same is not applicable for automobiles, with which, the level of involvement of buyers is considered to be quite high, considering the fact that the decision entails high investment and consequences of mis-purchase may lead to a dissonance in case of a wrong decision.

### **6.3: Summary Results & Findings**

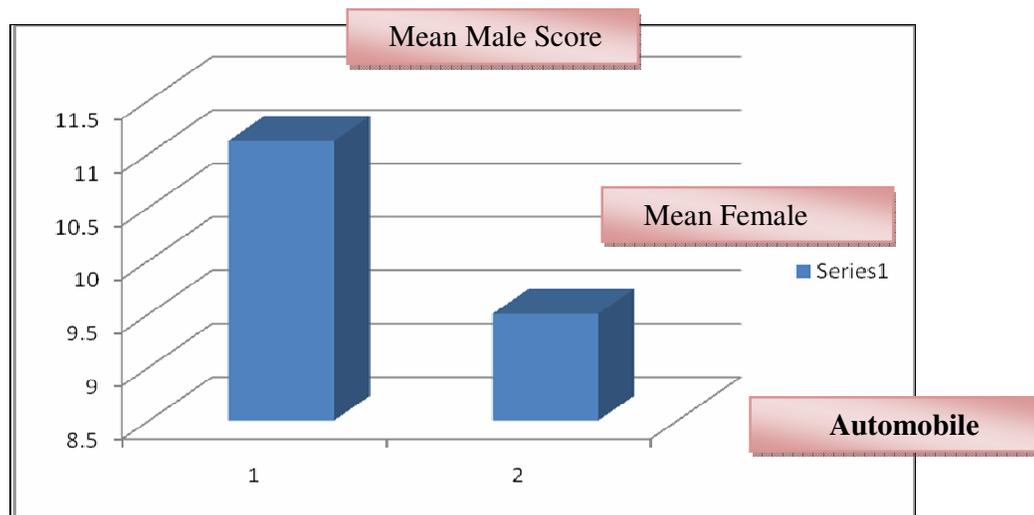
A separate regression analysis was conducted, keeping in view, Cognitive Loyalty, Affective Loyalty, Connative Loyalty, Risk Importance, Risk Probability, gender and working status as a set of explanatory variables and brand trust as the dependent variable. The result of multiple regression analysis demonstrates that Cognitive Loyalty, Affective Loyalty, Connative Loyalty, Risk Importance, Risk Probability, gender and working status are found to be significant in influencing the brand trust variable. The working status of women significantly influence the brand trust score and it is observed that the gender also significantly influence the brand trust. It should be mentioned that, for gender, the males and female both dominate the brand trust construct. It is revealed that the influence of both, husband and wife, are important and carrying the weightage, but in different aspect of purchase decision.

In case of a car, men had the greatest influence in 56%, the women had 26%, and all members together in 18% of the families. A car is a rarely purchased expensive investment requires planning beforehand. It has been revealed that decision-making of cars, the spouses have different dominant role to play in decision-making. The results indicated that for expensive and rare purchases male partner play a dominant role in influencing the formulation of the decision-making.

Mean result shows that overall car purchase is a husband dominated process. The reason may lie in the fact that men have high interest in cars. According to involvement theory, males might be motivated to exert more influence because of their interest in the product. Problem recognitions stage is the one where wife engages the most of all 3 stages. In this stage only a problem is acknowledged and car purchase might be a solution. Therefore it is normal that the wife also actively engages in problem solution even though the product is perceived as male dominated. The highest difference in involvement can be seen when decision-making process goes from problem recognition to information search stage. Male interest and competence in cars possibly shows itself to full extent in information search. The male spouse in general possess more knowledge about automobiles, they take the role of information provider in the car purchasing process. Final decision stage can be seen

as the most important one. A car is an important purchase decision and a wrong decision implies high risk to the family budget. High risk and high importance usually imply more joint decision-making. In case of final decision making process for car husband plays the dominant role where as in the information search stage, wives also found to be involved in the decision making process.

Figure:6.1



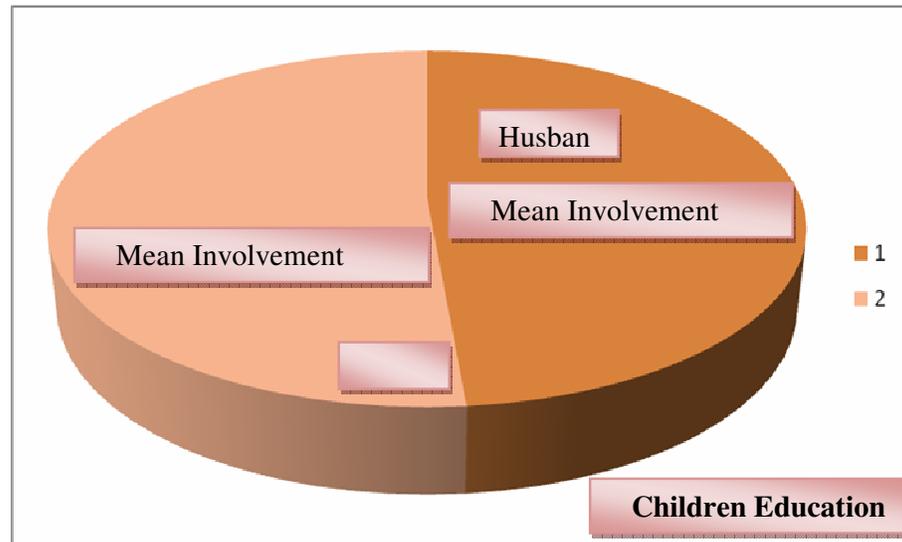
**A: Mean Male Score; B: Mean Female Score; Product: Automobile**

Apart from applying OLS method using factor scores, a logistic regression analysis has been conducted to classify the respondents and observe the influence of different explanatory variables as discussed above. The results of logistic regression analysis reveal that the Hosmer and Lemeshow test value is non-significant which actually establish the model fit.

The Cox & Snell R Square and Nagelkerke R Square are found to be quite high and 73.4 percentages of respondents could be classified properly by this model. The variables used in the model, viz. Cognitive Loyalty, Connative Loyalty, Involvement, Brand Trust and Working Status are significant in nature which reveal that these variables can discriminate the respondents based on their gender status. The values of exp (Beta) reveal that the affective loyalty, brand trust and risk importance play dominant role in discriminating the respondents. The overall fit of the model can be judged from the chi-square statistic.

The wives are found to be more concerned with the education of children since their level of involvement is significantly higher than the scores of husband on the same variable. However, for selecting the particular institution the role of husband is found to be more important. This may happen due to the fact that husbands are generally found to be information seekers than their female counterpart.

Figure:6.2



**A: Mean Male Score; B: Mean Female Score; Product: Children Education**

In this section, an attempt has been made to classify respondents into two groups based on the gender of the respondents along with few important explanatory variables namely working status, cognitive loyalty, affective loyalty, connative loyalty, Risk probability, risk importance, involvement, brand trust and family size. The results of binary logistic regression demonstrate that these explanatory variables may be considered to classify respondents into two groups. The logistic regression model could classify accurately more than 81% of the sample members with a small margin of error. The pseudo-R square values, chi square values and the coefficients of regression are found to be significant (Table 4.16).

Hosmer and Lemeshow (H-L) test is an alternative to model chi square which segregates subjects into 10 ordered groups and then makes a comparison with the number actually in the each group (observed) to the number predicted by the logistic regression model (predicted). The 10 ordered groups are formed based on their estimated

probability. Those with estimated probability below 0.1 are categorized under one group, and so forth, up to those with probability .9 to 1.0. Each of these groups is again divided into two groups based on the actual observed outcome variable (success, failure). The likely frequencies for each of the cells are taken from the model. A probability (p) value is calculated from the chi-square distribution with 7 degrees of freedom to test the fit of the logistic model. It is observed from Table 4.15 that the Hosmer and Lemeshow test is highly insignificant indicating goodness of fit of the model. The classification table demonstrates that almost 81% of the respondents can be properly classified by the model.

As already mentioned that the demographic variable has been quantified by dummy variables where 1 represents wife and 0 represents husband in the model the coefficients of the logistic regression reveal that involvement is the most important variable in classifying the decision maker into two groups and the Exp (B) value is substantially higher.

The Wald statistic and associated probabilities provide an index of the significance of each predictor in the equation. The Wald statistic has a chi square distribution. The simplest way to assess Wald is to take the significance values and if less than 0.05, the null hypothesis is rejected as the variable does not make significant contribution. The Exp (B) presents the extent to which raising the corresponding measure by one unit influences the odds ratio. We can interpret EXP (B) in terms of the change in odds. If the value exceeds 1 then the odds of an outcome occurring increase; if the value is less than 1, any increase in the predictor leads to a drop in the odds of the outcome occurring.

So far as the children education is concerned, it is found that cognitive loyalty, connative loyalty, family size, working status are observed to be significant in influencing the buyer involvement with the education of children. It is also revealed that the affective loyalty, gender are not significant, which is quite natural, considering the nature of the decision making in the context of children education. For children education, the respondents are likely to behave taking into consideration the features, reputation, and proximity, while making a decision. The affective loyalty is

likely to play a dominant role in case of fast moving consumer goods (FMCG) where the probability of mis-purchase or risk importance does not play significant role in their purchase decision making process. The same is not applicable for children education, with which, the level of involvement of service recipients is considered to be quite high, considering the fact that the decision entails high investment and consequences of a wrong selection may lead to a dissonance.

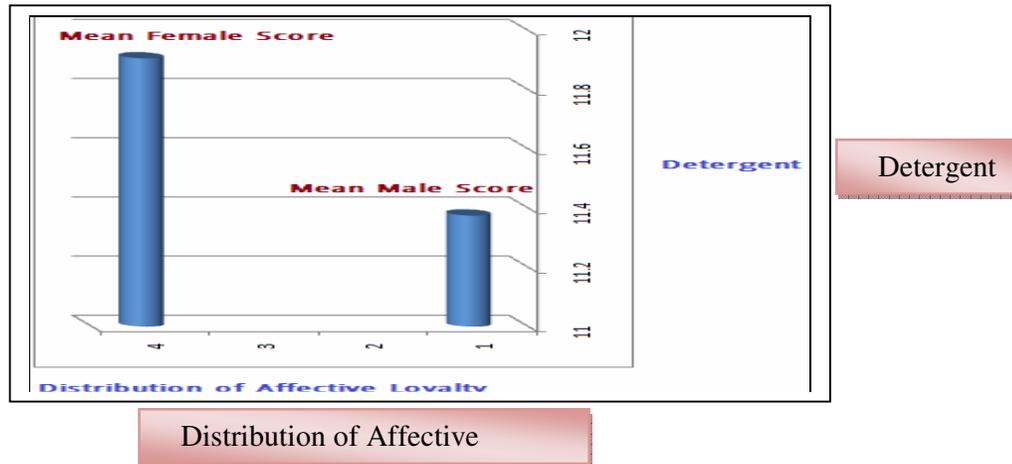
A separate regression analysis was conducted, keeping in view, Cognitive Loyalty, Affective Loyalty, Connative Loyalty, Risk Importance, Risk Probability, gender, family size and working status as a set of explanatory variables and brand trust as the dependent variable. The result of the multiple regression analysis reveals that cognitive Loyalty, Affective Loyalty, Risk Probability, gender and working status are found to be significant in influencing the brand trust variable with regard to children education. The working status of women and gender are found to be significantly influencing the brand trust score. It is observed that the influence of both husband and wife are involved with the decision making process so far as education of their children is concerned.

It is evident from the parametric t tests that for product detergent significant differences have been observed among the scores on brand trust and involvement for the two groups of customers. The wives are more involved with the product and have greater amount of trust in the brand favoured by them. The differences are statistically significant beyond  $p < .011$ .

Detergent, being an FMCG product, which is predominantly used by the females in a family and obviously the decisions to select a particular brand of detergent, is determined by the spouse in the context of family decision making. It is evident from the table that the working status, gender, family income and affective loyalty play a key role in deciding the brand of detergent to be purchased. The regression coefficient demonstrates that affective loyalty, gender, working status and family income determine the choice of detergent brand for consumption in a family. The findings of the study portray that all advertising and marketing communications should be centred on the females to persuade them for favouring a specific brand of detergent. It

can be concluded at this stage, the family decision making is a complex phenomena where the decision making influences vary depending on the type of product category.

**Figure:6.3**



**A: Mean Male Score; B: Mean Female Score; Product: Detergent**

A separate regression model has also been run to predict the behaviour of couples in the context of family decision making. From the table, it can be discerned that affective loyalty, risk importance, gender, working status and family income significantly determine the choice of a particular brand of detergent. It is evident from the table that gender, working status, the income of the family and the functional attributes present in the product (risk importance) play an important role in shaping the brand trust behaviour of the respondents considered in this study.

Apart from applying OLS method using factor scores, a logistic regression analysis has been conducted to classify the respondents and observe the influence of different explanatory variables as discussed above. The results of logistic regression analysis reveal that the Hosmer and Lemeshow test value is non-significant which actually establish the fit of the model.

The Cox & Snell R Square and Nagelkerke R Square are found to be quite high and 70.5 percentages of respondents could be classified properly by this model. The variables used in the model, viz. Cognitive Loyalty, Affective Loyalty, Involvement, Brand Trust and family income Working Status are significant in nature which reveal

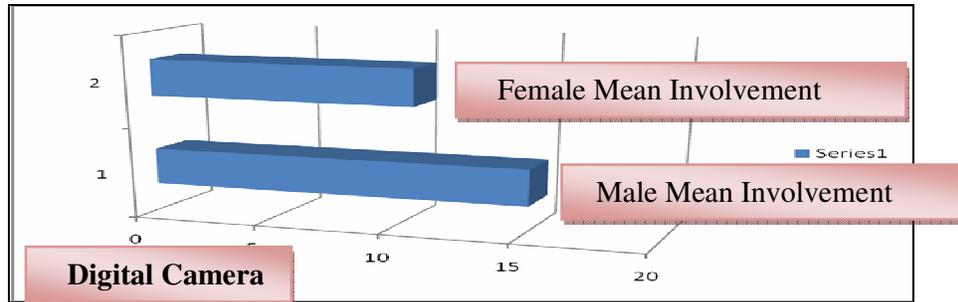
that these variables can discriminate the respondents based on their gender status. The values of  $\beta$  (Beta) reveal that the affective loyalty, brand trust and risk importance play dominant role in discriminating the respondents. The overall fit of the model can be judged from the chi-square statistic.

It is evident from the table that the three components of loyalty are highly significant which is not surprising because these three components are measuring the brand loyalty construct. The risk importance facet which actually measures how the product will perform after the purchase is made. It is observed that both risk importance and risk probability variables are highly correlated with the other variables considering in our study. The theory posits that if the level of involvement is high buyers will exhibit greater association with loyalty, perceived risk as well as brand trust. As mentioned above the OLS model can not be employed in this situation owing to presence of multi-collinearity.

The past research substantiate that higher the brand loyalty of consumers the greater is the level of involvement. The results of this study do not contradict the numerous works done involving these two variables under different situations. In the context of family decision making, these variables have not been explored by researchers while explaining the relative role of husband and wife in the purchase decision making for a variety of product categories.

It is further observed that the wives do not play dominant role while choosing a brand of camera. Income is found to be significant and the possible explanation may be high income families normally buy cameras with added features for which their involvement is found to be quite high and the relation is significant beyond  $p < 0.001$ . However working status is not found to be significant though working women are more involved with the purchase of camera. The results suggest that it is predominantly influenced by the husband in the context of family purchase decision making.

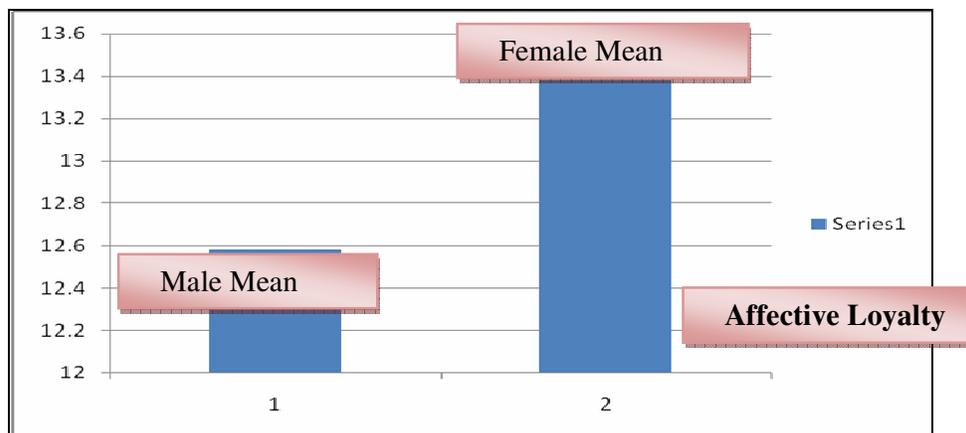
Figure:6.4



**A: Mean Male Score; B: Mean Female Score; Product: Digital Camera**

It can be observed that for durable product like furniture all the loyalty dimensions are found to be significant possibly because of proliferation of branded furniture marketed by domestic as well as international players. As expected, gender significantly influence the involvement variable and past studies reveal that the purchase of furniture is predominantly influenced by the wives. However, no studies have incorporated this variable for linking with the level of involvement. The high income families are found to be more involved with the decision making process because of availability of branded furniture having differentiates, quality of material used and variety of options available to the consumers. The increase in number of branded products the decision may be categorized as n extensive problem solving. In view of this, high income families consider purchase of furniture to be an important decision.

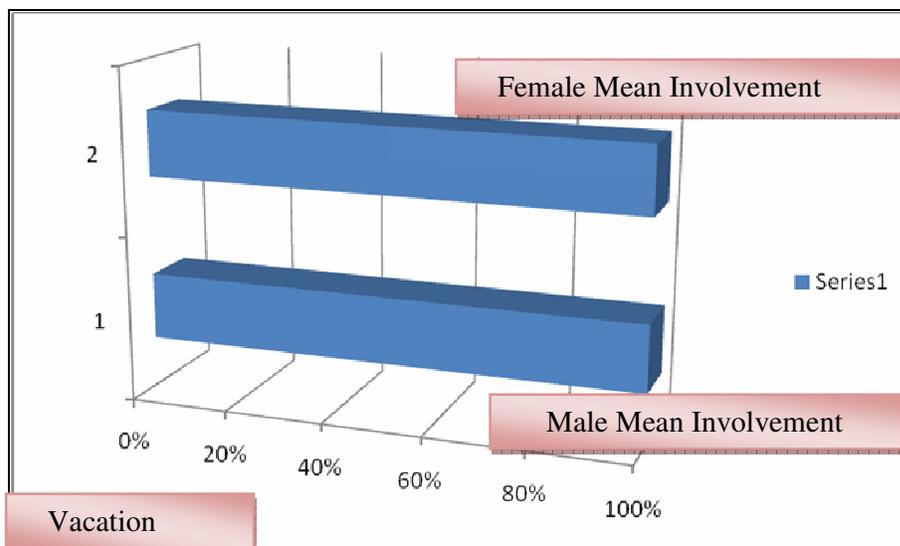
Figure:6.5



**A: Mean Male Score; B: Mean Female Score; Product: Furniture**

The theory posits that the vacation choice is normally categorized as a joint decision making process where not only the husband and wife play a dominant role in selecting a particular location for leisure travel, the decision is also influenced by their children. Though in our regression analysis we have not incorporated the impact of children in the decision making process but it can be evident from other statistical tests that all the members of the family are highly involved with the choice of a destination for a leisure trip. All three categories of loyalties are found to be significantly influencing the involvement behavior of family in choosing a place for enjoying vacation. In addition to this it can also be observed that the size of the family, income of the family as well as the working status of wives influence the involvement of husband and wife in choosing a leisure trip. It is quite interesting to observe that the working wives do significantly play dominant role in the decision making process. Other than this, different test would also be employed to examine the exact nature of decision making in the context of a family for vacation choice, which certify that the vacation choice is a joint decision making process.

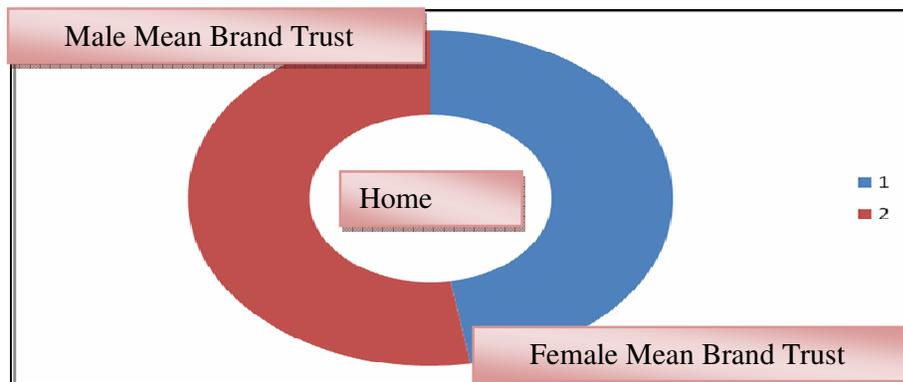
Figure: 6.6



**A: Mean Male Score; B: Mean Female Score; Product: Vacation Choice**

Traditional research on home décor reveal that basically it is a joint decision making where both husband and wife are involved with the decision making process. It is also reported that the children has a very insignificant role in persuading the family decision making process. (Davis & Rigoux; 1967) It is evident from the table presented above, the three types of loyalties affect the level of involvement of both husband and wife which is evident from the t statistics reported in the table. It is not surprising to discern that wives play a dominant role than the male counter parts while selecting home décor. It is also evident that the size of the family is not significantly related to the level of involvement for this category of product, though the household incomes obviously influence the involvement behaviour significantly. The value of r-square and the other parameters are quite satisfactory indicating the relationships among the dependent variable and the set of explanatory variables.

Figure:6.7



**A: Mean Male Score; B: Mean Female Score; Product: Home Decor**

The mean values of both involvement are higher for the husbands and the differences of means are found to be significant but both brand trust are similar for the husbands and the differences of means are found to be significant in case of involvement but no insignificant differences are observed in case of brand trust suggesting the joint role played by the both husband and wives in making a purchase decision.

The wives are found to be more involved where husband also exert influence to select a particular model and sometimes the design to be purchased. The mean values of

both involvement and brand trust are found to be higher for the wives and the differences of means are found to be significant suggesting the dominant role played by the wives in making a purchase decision.

The wives are found to be more involved in selecting the health drinks for family use. The mean values of the involvement are higher for the wives and the differences of means are found to be significant but both brand trust are similar for the husbands and the differences of means are found to be significant in case of involvement but no insignificant differences are observed in case of brand trust suggesting the joint decision played by the both husband and wives in selecting a brand for family consumption.

The wives are found to be more involved where husband also exert influence to select a particular model and sometimes the design and color to be used. The mean values of both involvement and brand trust are higher for the wives are found to be significant suggesting the dominant role played by the wives in making a purchase decision.

It was found that for refrigerator and washing machine, it was done mostly by females. This indicates wives are playing an increasingly important role in purchase decisions of the family, which may be attributed to the sociological changes taking place.

Findings indicate that children exercise quite strong influence on family decision making processes in connection with purchases, particularly in the case of products relevant to them (like candy, apparel , health drinks, and computer). Children's influence also varies with sub decision stages. The gender of the children varies significantly in the context of purchase decision. Multiple regression models as well as Binary logistic model investigate the relationship between perceived child influence and various explanatory variables. It has been found that child influence is positively correlated with children's age; older children have significantly more influence on family decision making than younger children. Furthermore, Children who stay in nuclear family have more say in the family decision making process and significantly more influence in the subsequent decision making than those who are not. All in all, our study shows that children influence the family decision making

process, and therefore it is important that children's role in family decision making is explicitly acknowledged. The purpose of this research was to explore the children's influence on purchase decisions on selected demographic variables. The purpose of this research was to explore the children's influence on purchase decisions on selected demographic variables. On the basis of the findings it can be concluded that the type of product and the age of the children's influence on purchase decisions. The children's influence was highest for products that related directly to the child. This supports the findings in previous studies (Foxman, Tansuhaj et al. 1989; Mangleburg 1990; Beatty & Talpade 1994; John 1999). The purpose of this research was to explore the children's influence on purchase decisions on selected demographic variables. The purpose of this research was to explore the children's influence on purchase decisions on selected demographic variables. On the basis of the findings it can be concluded that the type of product and the age of the children's influence on purchase decisions. The children's influence was highest for products that related directly to the child. This supports the findings in previous studies (Foxman, Tansuhaj et al. 1989; Mangleburg 1990; Beatty & Talpade 1994; John 1999). Older child perceived greater influence in purchase decisions across product categories in comparison to the younger one. This may be due to the emphasis that the special attention is given to children in the family unit with their age structure. Overall, the sample collected for this study showed that child-related products received the most influence from children. Low value products came in second and high value products last. Low value products are often not as expensive and have little relevance to children. Conversely, high-value products are more expensive and parents will often want to make these more important decisions with little input from children. The results support previous studies (Belch, Belch et al. 1985; Isler, Popper et al. 1987; Swinyard & Sim 1987; Foxman, Tansuhaj et al. 1989; Mangleburg 1990; Martensen & Gronholdt 2008). Children appear to have a minor say in high-value products. The gender of the children and involvement with the brand in the context of family purchase decision making process plays a vital role. It has been found that involvement of male child in purchase decision making process is very significant and it can be concluded that the gender has significant influence in family purchasing

decision making. It has been seen that the male child are more involved with the product choice like television set than the female child. The similar findings have also been reported in the past studies explaining children's gender effectiveness in influencing purchase decision (McNeil, 2003, Ezan & Lagier, 2009). The age of the children also influence the family purchase decision making process. The older the child the more influence he/she is perceived to have. As children get older parents become more confident in their decision making abilities. It appears that children are becoming more influential in family purchase decision making. These patterns are shown by the increase in both parents working outside of the home. The similar findings have also been reported in the past studies (Geuens, Pellemans et al. 2003). The older children are relied upon more often to make/influence purchase decisions due to the fact that the older children are more informative. Other family structural changes such as more nuclear families and smaller family size are also the evidence of influence of children in family purchase decision making process. The findings of the study have been supported by the previous studies (McNeal 1992; Hahlo 1993; Lackman & Lanasa 1993; Gunter & Furnham 1998).

Children play a significant role in the family decision process, and to effectively market the products, marketers must identify the role of children in different stages of family decision making. It has been understood that in purchase of consumer durables viz., television, children play significant role to decide the brand. It has been revealed from the findings that the involvement of children is high in purchasing the product like television set, health drink candy, apparel. The demand is initiated and influenced mostly by children in these product categories. A joint decision making patter has been observed in product categories like vacation for family or purchasing a computer and final decision are taken mostly by their parents. This indicates that today children are playing an increasingly important role in purchase decisions of the family, which may be attributed to the sociological changes taking place. Marketer must understand this decision patter and should develop their communication strategies so as to target the market. From information gathering to final stage, the role played by the children should not be ignored. Marketers must focus on how much impact children are perceived to have and in what ways children impact family decision making

concerning various products for their own use as well as family use. The research finding shows that children do have significant impact in various ways through a broad array of techniques, directly and indirectly, consciously and unconsciously. Findings also reveal that the children are more influential on need recognition, in the costly durable product categories and have very little influence on family decision making. They state themselves as the most influential units in the product categories which they use for their own consumption. Older children are perceived to have more influence. It is quite obvious that as children grow, their cognitive abilities towards decision making also increases. Gender differences are also observed in terms of decision making for a few specific product categories. The results obtained contribute to our knowledge that today's teens are much more grown up than previous generations, and this gives lot of opportunities to marketers. It has been examined that brand influence score, brand trust and involvement plays a very vital role in shaping the brand loyal behaviour of teens. It has also been outlined that a few demographic factors viz. working status of parents, family income and family size plays a significant role in the context of the role children in family decision making process.

#### **6.4: Conclusion & Managerial Implications**

Research in consumer behaviour, specially, in spousal purchase decision making pattern provides an extensive portfolio of research agenda for scholars in this field. Family and family consumer behaviour are, no doubt, complex and "messy" areas compared to individual decision making. Research in the future should also attempt to integrate the course of research on families into a meaningful whole so that research thereafter can strive toward integration into a theory of family consumer behaviour. The way in which roles in the decision making process (initiator, information-gatherer, decision maker, and purchaser) are assumed by husbands and wives is of importance to marketers. Knowing which spouse assumes each of these roles is a basic prerequisite for the establishment of sound marketing strategy. For marketers, husband-wife roles in the decision making process could serve as a basis for market segmentation. Marketers have investigated husband-wife roles in decision making,

they have primarily stressed product-related rather than family-related characteristics as explanatory variables.

The findings of the study indicate that husbands should be considered in the development of targeted marketing strategy by automobile industries. Marketers should take into account husbands' high relative influence in car purchase process when developing the optimum target market identification. One of the practical matters that should be definitely included in the message that more emotional approach can be used to husbands as final decision stages are autonomous by male.

The findings of decision making regarding children education has advertise and marketing implications since the level of importance perceived by females are higher than their counterparts. For this reason the marketers are often found to targets their advertisements toward the females, considering their high level of concern. However, not only he targeting is important, the execution style also different for this particular service. Initially, for generating awareness an audio-visual medium may be consider though print advertisements are more important for communicating important features that are offered by institutions imparting educations. Exhibit I depicts a caring mother involved with her kids for providing quality education to her children.

**Exhibit: 6.1**



**Source: Google Image**

The exhibit II depicts a typical advertisement for detergent which is primarily a female dominated product. The marketers of detergent should use audio-visual medium and target the females as the decision is taken by them. A long copy is not required to persuade the customers since the decision making lies mostly with the

females. Visual cues and repetitive ten seconds spot advertisements may be highly affective to keep the brand in the mind s of the consumers. Considering the higher level of involvement of females, the programs that are mostly used by females be used to reach out the target level of customers.

**Exhibit: 6.2**



**Source: Google Image**

**Exhibit: 6.3a & Exhibit: 6.3b**



**Source: Google Image**

However in case of digital camera, the study reveals that males are more obsess with the make and feature of the brand that may suit their requirements. The males are quite familiar with the rapid development in the field of photography and the level of

information search is found to be much higher. As a sequel to this, females merely play the role of an acceptor. As such the advertisement should be targeted to males and a long print copy of an advertisement may provide all the features of the brand that the buyers consider important.

**Exhibit: 6.4**



**Source: Google Image**

The choice of vacation is found to be a joint decision within the family. The marketer should keep this in mind while persuading the target audience for selecting a particular destination. Since vacation is considered to be an important decision, persuasive communication and the development of brand image may be considered to be a vital issue in communicating with this product. The celebrities may also be hired to generate initial awareness.

It can be observed that for durable product like furniture all the loyalty dimensions are found to be significant possibly because of proliferation of branded furniture marketed by domestic as well as international players. Gender significantly influence the involvement variable and is predominantly influenced by the wives. However, no studies have incorporated this variable for linking with the level of involvement. The high income families are found to be more involved with the decision making process. In view of this, high income families consider purchase of furniture to be an important decision.

For health drink it is observed that the purchase decision is almost determined by the wives and the husbands. They have a very significant role to play.

**Exhibit: 6.5a & Exhibit: 6.5b**



**Source: Google Image**

Traditional research on home décor reveal that basically it is a joint decision making where both husband and wife are involved with the decision making process. It is also reported that the children has a very insignificant role in persuading the family decision making process. (Davis & Rigoux) It is evident from the table presented above; the three types of loyalties affect the level of involvement of both husband and wife which is evident from the t statistics reported in the table. It is not surprising to discern that wives play a dominant role than the male counter parts while selecting home décor. It is also evident that the size of the family is not significantly related to the level of involvement for this category of product, though the household incomes obviously influence the involvement behaviour significantly. The value of r-square and the other parameters like DW are quite satisfactory indicating the relationships among the dependent variable and the set of explanatory variables.

Past research findings have shown that kitchenware are mostly dominated by the wives in the context of family decision making. The findings reported in table 4.69 corroborate that gender, working status significantly influence the involvement behaviour of respondents considered in this study. Surprisingly, the behavioural loyalty is not found to be significant which may be due to the nature of the product. Kitchen appliances are not purchased frequently and the style, design, features change over the period. In view of this, it may be inferred that the tendency to behave in particular way can never be expected for this type of product. The results amply

demonstrate that in this type of decision making both rational as well as emotional factors influence the level of involvement with the product. The fit of the model is found to be significant as revealed by the adjusted r-square and the corresponding F statistic.

The regression analysis for kitchenware reveals some interesting results that may be very useful to the marketers to understand the behavioural pattern of family members. It may be observed that the emotional attachment with the brand plays a dominant role since the affective loyalty is significant beyond  $p < 0.007$ . The conative and cognitive loyalties are also found to be significant in influencing the brand trust. The all the three components of attitudes are found to play a dominant role to form an overall trust toward a particular brand. Obviously, wives play a significant role for developing trust toward a particular brand, which is also evident from the significance of gender variable which is a dummy variable where 1 stands for wives, 0 otherwise. The coefficient of gender is observed to be positive and significant that implies the dominant role of wife in influencing the brand trust variable. The theory states that to reduce the probability of risk the consumers tend to trust a particular brand which is evident from the significance of this variable beyond  $p < 0.049$ .

The results of binary logistic for kitchenware are found to be significant considering the chi-square value and the values of pseudo r-square. The non-significance of Hosmer and Lemeshow Test equally reveal that the model can be accepted for classifying respondents into two groups also, the percentage of overall classification is almost 72 percent signifying the appropriateness of logistic regression model. So far as the coefficients are concerned the cognitive loyalty, brand trust and working status are found to be important facets in discriminating the gender variable. The values of exponential beta of the working status of wives reveal that it is one of the most important variables for classifying properly the two groups. The cognitive loyalty and brand trust are also found to be significant though the magnitude of exponential beta is not on the higher side. The plausible reason may be due to the lower values of overall goodness of fit measured by various pseudo r-squares.

Marketers must keep the working status of the family members in mind while employing a marketing strategy. Ineffective strategy implementation would lead to failure of the product. Marketers should have the ability to distinguish the products for individual and family use and should develop strategies accordingly in India. Marketers should add attractive colours to the product, which would further persuade them to buy the product. The style of the product should be abstract to catch attention towards the product. Marketers must evaluate the strategy which suits the best for the particular criteria and devise it to obtain successful result.

It is mentioned in this dissertation that children are a lucrative market and they have tremendous influence on family purchase decision. Hence, it is important for marketers to consider children as powerful and a separate segment in consumer behaviour. Children's attitudes across product categories are different. Children influenced the products for their personal use more compared to products for family use. Marketers should study their attitudes and behaviours to develop strategies. The dissertations also specifies the types of family (nuclear and joint family) prevailing in two major metros. Marketers should study the changing dynamics of the family as well as the mindset of the children as consumer in order to implement effective marketing strategy (Lee and Collins, 2000). Age factor should be taken into consideration while devising the strategies. Younger children in India do not influence family purchase much, due to their cognitive abilities. Hence, a marketer should consider age while developing strategy for them. Marketers should be careful with the positioning of the product and should be able to persuade the children for family purchases. In advertising for the product, they should include fun and cartoon character in the ad commercials, which would help the children to associate themselves with the product, which would further facilitate in the purchase of the product. In order to increase the participation of children in family purchase, a marketer should include emotional appeals, motivation in the ad commercial by giving a touch of family belongingness and a wishing attitude to participate in family purchase decision.

Marketers must keep in mind the type of the family while employing a marketing strategy. Ineffective strategy implementation would lead to failure of the product.

Marketers should also consider the gender when targeting children for their influence in individual as well as family purchases. Marketers should have the ability to distinguish the products for individual and family use and should develop strategies accordingly in India. Since children are more attracted to the visuals, packaging of the product should be attractive. Marketers should add attractive colours to the product, which would further persuade them to buy the product. Marketers should have the ability to distinguish between the pattern and type of the family for developing strategies accordingly. The style of the product should be abstract to catch children's attention towards the product. The visuals of the ad should also be very attractive for children to stop and look at it once. They must evaluate to see which strategy suits the best for the particular criteria and devise it to obtain successful result.

Furthermore children's involvement with a product category has a positive impact on children's level of influence on family decision making. Therefore marketers could try to identify the types of products that appeal to children. By doing so, they could plan more child-friendly marketing activities, making it easier to connect with the children in order to increase their involvement. The trick is to achieve an effective balance between responsible marketing and effective marketing.

### **6.5: Scope for Future Research**

In this present research, work an attempt has been made to look into the purchase behavioural patterns for families drawn from two metropolitan cities. This kind of studies has originated mainly from Davis & Rigoux study conducted during the mid-seventies. Since then substantial research works have been carried out by the researchers from the field of marketing, sociology, social psychology, anthropology and, psychology. The researchers have carried out extensive research work encompassing different dimensions like country culture, women empowerment, sex orientation and, related variables to understand the gamut of family decision making. Cross country comparison studies have also been carried out for exploring differences in the behavioural pattern for western as well as orthodox countries like Pakistan, China, Malaysia and so on. In this study, some new perceptual variables have been incorporated to assess the power of those variables in explaining the behaviour of

husbands and wives for a variety of products. Moreover, the behaviour of children has been studied extensively. The involvement and purchase behaviour of children have also been looked into. The future studies should employ all relevant variables in a structural model framework to test a large number of hypotheses. This is the only technique that has not been extensively used in the context of family purchase decision making.

Children become more influential and exert their pester power in the family purchase decision making process. The special attention should be given while making communication strategies for family. The age of the children influence, gender of the children, working status of their parents and family type plays a very vital role in purchase decision on different product category. These findings entail focusing on influence of children when designing marketing programs for different product categories. Special attention should be given to older children as they practice heavier influence on their parents purchasing decisions. Marketing programs should be undertaken to capture the potential capacity of children influence in the family purchase decision making process.

### **6.6: Limitation of the study**

Every research work has its own limitations. Limitations appear from various steps involved in the study. The result derived from this study is applicable only in the two major metros viz. Kolkata and Delhi. The sample size considered for this study is not sufficient to generalize findings of the study as is the case with most of the social researches. Moreover, studying with family purchase decision making is a complex behavioural issue where many extraneous variables shape the family purchase decision making. In this study, two major perceptual variables have been incorporated to understand the effect of these in family purchase decision making.

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