

Spousal Decision Making In Metropolis: The Moderating Role of Product Involvement and Brand Trust

**Thesis submitted to the
University of North Bengal
for the Award of Doctor of Philosophy in Commerce**

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March, 2017

DECLARATION

I hereby declare that the thesis titled “*Spousal Decision Making In Metropolis: The Moderating Role of Product Involvement and Brand Trust*” submitted for the award of the Doctor of Philosophy in the University of North Bengal, Siliguri, West Bengal is a record of research work done by me under the supervision and guidance of Dr. Debasis Bhattacharya, Associate Professor, Department of Commerce University of North Bengal, Siliguri –734013 and no part of the thesis has been submitted for any other degree prior to this date.

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CERTIFICATE

This is to certify that the thesis titled "*Spousal Decision Making In Metropolis: The Moderating Role of Product Involvement and Brand Trust*" submitted by Mr. Dipak Saha, bearing Registration Number: 070002 of 2011-2012, to University of North Bengal for the award of the Doctor of Philosophy is a bonafide research work carried out by him under my supervision. No part of it has been submitted for the award of any other degree. The assistance and help taken during the course of the study has been duly acknowledged.

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Abstract

“Spousal Decision Making In Metropolis: The Moderating Role of Product Involvement and Brand Trust”

Family as a consuming and decision making unit is a central phenomenon in marketing and consumer behaviour. Family decision-making is a course of action in which decisions are taken by the members of the family where two or more persons play instrumental role to arrive at a consensus opinion for patronizing a product or services. The importance of the behaviour of different members of the family has received considerable interest from the researchers involved in studying the consumer decision-making process. Many researches in the field of consumer behaviour have been conducted with family as the main unit of analysis in the research, especially in understanding the way families use in purchase decision.

Marketers should take into account all decision-making roles. The different marketing program should be adjusted to fit role positions in that particular society. Products that are sold with the same strategy in all markets will most probably fail, because of the lack of adjustment and lack of knowledge on which of the spouses play particular roles when purchasing a product. For example, in a case of vacation choice, if the role of information gatherer is played by the wife but marketer assigns it to the husband and advertises only in men magazines, product will have less success than it might have. The concept of product involvement and brand trust has received considerable attention in psychology as well as in the context of consumer behaviour. The two conceptual variables, considered in our study, viz. product involvement and brand trust, have not been considered earlier either to shape family purchase decision or to highlight its effect on decision making process. This research paper explores the role of product involvement and brand trust in the context of family purchase decision making process. No studies have been found to explain the role of product involvement and brand trust in the context of family purchase decision making process with a different sample using different products and different methodology. To contribute to the literature of family purchase decision making process, this

research has been framed from the beginning to assess the role of product involvement and brand trust. This study will lead to explore the role of these two factors in shaping decision making. Surprisingly no empirical investigations have been found in this area. This research work makes an attempt to describe the attitudinal behaviour of the spouses for their respective purchasing patterns.

Children have become an important consumer group. Advertising to this group is growing as companies spend millions on marketing. Marketers are also interested in children because they spend on themselves and are thus a primary market; they develop brand trust and attitudes toward brands, thus the group is a viable future market that influences household decisions in a variety of areas. The purpose of this research work is also to explore the children's influence on purchase decisions based along with their parents in the context of family purchase decision making process.

After identifying the relevant attributes and dimensions of purchase decision and purification of the measurement items, the data for the study were derived from consumer belonging to a cross section of population using a non-probability convenience sample of respondents. This was done using a survey with the help of a structured questionnaire. Due to the large coverage of the survey area which stretched across cities and towns as distant as Kolkata and Delhi, the study covered a cross section of respondents based on the convenience sampling technique. This was done keeping in mind the logistic related constraints of deploying manpower in various cities and towns across two major metros to contact the respondents and collect the data. Eight hundred questionnaires have been prepared and out of which six hundred and forty one questionnaires completed in full respects were obtained. Before registering their responses, the respondents were asked about their product involvement with regard to the stimulus products chosen for the study. Hence, although the total number of valid responses turned out to be 641, the numbers varied on gender lines due to varying degree of involvement with the decision making process for the particular product e.g. for detergent the number of male responses is found to be 29, but in case of automobile it is much higher at 32.

The study made use of the Cronbachs' alpha technique in establishing the reliability of the instrument. A reliability benchmark value of 0.60 and above was used in the study. Cronbachs' alpha statistics, provided sufficient evidence for the content validity, were also undertaken on the seven dimensions of consumer decision-making styles to ensure that there were satisfactory levels of internal consistency in terms of reliability. The study adopted a factor analysis technique with principal components analysis and varimax rotation method. It is of the view from the prior literature that factor loadings value of 0.50 is considered to be very significant. Therefore, within the context of this study, the factors were considered significant if the factor loadings were above the value of 0.50. The systematic extraction of two factors can be interpreted as supportive evidence of construct validity.

The group statistics and mean differences for different product category are reported to explain the buying behaviour of husband and wife. Correlation coefficients among the dependent variables have been calculated in this study. Multiple regression equation has been used in this study to know relationship between dependent variable and explanatory variables. 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. The results of logistic regression analysis reveal that the Hosmer and Lemeshow test value is non-significant which actually establish the model fit.

The role played by different members of the family for varying product categories have been reported in this research work that will help marketers' to formulate marketing and communication strategies for different product categories . An attempt has been made to identify the relative influence of the children who exert dominant pressure on their parents to buy a particular brand for some product categories with which their level of involvement is very high. The role of spouse in the decision making has changed considerably over the years due to the growing level of education, large number working women in a family and the dominance of children in the decision making due to increasing awareness.

Every research work has an intension to contribute in the theory as well in the growing practice of the marketing decision making. This current research work will give a reminder to the marketers for employing marketing strategy. This research work will also provide effective input to the marketers to distinguish the products for individual and family use and to develop strategies accordingly in India especially for Kolkata and Delhi metro, as the study has been designed to address these two specific metros. It has also been observed that the role of gender plays a very vital role in selecting a brand. Marketers will be able to add attractive colours to the product for attracting the respondents and to catch attention towards the product, which would further persuade them to buy the product. Overall, Marketers will be able to evaluate the effective strategy which suits the best for the particular criteria and devise it to obtain successful result.

Preface

Family as a consuming and decision-making unit is a central phenomenon in marketing and consumer behaviour. Family plays a very important mediating function in determining the role of husband and wives in the context of the purchase decision. This research study has been undertaken to examine the roles of husband and wife in the family decision-making process when making the decision to purchase goods and services for consumption across the different product categories considered in this study. The behaviour of various members in the context of a family has been observed incorporating various conceptual variables, mainly, product involvement and brand trust. The study aimed at understanding the role of working wives and non-working wives in the context of the purchase decision making.

The specific role played by different members of the family for a wide range of product categories have been reported in this research work that would help marketers' for formulating adequate marketing and communication strategies for different product categories. An attempt has been made to identify the relative influence of the children who exert dominant pressure on their parents to buy a particular brand for some product categories with which their level of involvement is very high. It is universally accepted that the role of spouse in the decision-making has undergone revolutionary changes considerably over the years due to the growing level of education, a large number of working women in a family and the dominance of children in the decision making due to increasing awareness and involvement.

There is an increasing recognition of the child's importance in the family purchase decisions. This research study will also attempt to acknowledge the role of children in the context of family's purchase decision-making process. The focus of the current research study is centered on the role of husband,

wives, and children, who have been considered the relevant decision-making unit in the family. Given the inadequacy of or problems from previous studies and the present changes in family buying decisions, there is a need to investigate the role of husband, wife and children in the context of a family decision-making process.

This study would help the marketer to segment the market across the different product categories to devise appropriate marketing as well as advertising strategy to attract the target market. Further, this research work will contribute to developing an understanding of how families reach decisions by incorporating various conceptual as well as socio-demographic variables in the context of a family purchase decision process. It would help marketers to design the right product to a specific target group of consumers. Overall, the outcome of this study would help the marketer to introduce and design effective marketing strategies for launching new products in the future.

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Chapter - 1

Dimensions of Family Decision Making: An Overview

1.1:Introduction

Family decision-making is a course of action in which decisions are taken by the members of the family where two or more persons play instrumental role to arrive at a consensus opinion for patronizing a product or services (Harcar et al. 2005). These decisions are believed to be of two types: autonomous by a single member or joint by both spouses. Family is an important unit of analysis in consumer decision-making field (Xia et al., 2006), but the vast interest in family as unit of analysis in research has not happened only until recently (So and Yao, 2006). Family is a main reference group when individual family member is making purchase decision (Kotler, 2002). Recent researches have shown that decision to consume most goods and services by individual are made in the family rather than individually (Makgosa, 2007).

Family as a consuming and decision making unit is a central phenomenon in marketing and consumer behaviour (Commuri and Gentry, 2000, p. 1). Earlier, research had only focused on the husband and wife's role where children's role was ignored (Lackman and Lanasa, 1993, as cited by Commuri and Gentry, 2000). Generally, there are many joint decisions made by the consumers with the family members, which affects on other family member's desire and attitude (Foxall, 1977). Family always plays a very important mediating function. It combines individual with a larger society, where the person learns various roles suitable for an adult life (Foxall, 1977). Family communications with other elements of society are intimate and immediate (Commuri and Gentry, 2000). There are different types of families existing in this world. The fact is that the offspring's are normally detached from their parents due to greater mobility and cultural shifts due to rapid transformation of the lifestyles and value system (Brown, 1979, p. 337) . If we look at India, there are large extended families comprising of multiple generations, which exists and they reside in one common household. This kind of family rarely exists in Western developed countries (Brown, 1979).

The importance of the behavior of different members of the family has received considerable interest from the researchers involved in studying the consumer decision-making process (Xia et al., 2006). Many researchers are aware of this

important role that family plays in the field of consumer behavior. Many researches in the field of consumer behavior have been conducted with family as the main unit of analysis in the research, especially in understanding the way families use in purchase decision. Many past studies have used family structures and demography as predictor of family decision-making pattern. Different studies have been undertaken to examine the different roles of husband and wife in family decision making when making decision to purchase goods and services together for consumption. Xia *et al* (2006) stated the role of husband and wife when making purchase decision is different from time to time with regard to the product category being considered, the amount of resources possessed by each spouses, and stage of decision-making process. According to Stafford et al. (2011), Sex Role Orientation (SRO) has strong influence on degree of influence each spouses has on family purchase decision-making (Scanzoni 1977; Qualls 1987; Schaninger, Buss and Grover, 1982). The determinants of degree of influence of husband and wife in family decision-making are education (Blood and Wolfe, 1960; Rosen and Granbois, 1983; Spiro, 1983), wives employment status (Spiro, 1983), household income (Blood and Wolfe, 1960; Filiatrault and Ritchie, 1980; Spiro, 1983), and presence of children (Filiatrault and Ritchie, 1980; Spiro, 1983). It can be observed that numerous researchers focused on demographic and family structure in predicting family decision-making patterns and most of them use western families as the unit of analysis. Very few evidence of research in family decision making has been found in showing the affect of product involvement and brand trust in the analysis as predictor of family decision-making patterns. It is important to understand that even though the unit of analysis is family, the interaction and behavior among individuals within the families are highly affected by the value structure of family member.

Many researchers are aware of this important role that family plays in the field of consumer behavior. Accordingly, many researches in the field of consumer behavior were conducted with family as the main unit of analysis in the research, especially in understanding the way families make purchase decision. Importance of understanding the pattern of family decision making should not only be the interests of researchers in western societies, because phenomena of family as buying unit is happening

everywhere throughout the world, not only in western societies (Harcar et al., 2005). The importance to renew our understanding of family decision-making is also increasing because value changes have occurred in societies. This shift in value has made wife to posses more and more influence in family decision making which in turn will change the structure of family and role of husband and wife. It will significantly affect the way husband and wife made purchase decision in household. These changes in value are due to more women are working outside home, pursuing career in office, and receiving higher and higher education now compare to 10 or 20 years later (Lee, 2002). Most research investigated the impact of changing role of women to family decision-making process. However, not many researchers have investigated the impact of this changing role of women and the changes occurred in family decision making pattern that it causes from the husbands' perspective.

Of course, there are many transitional states where decisions can be slightly more dominated by one of the spouses. Large numbers of buying decisions are likely to be joint if their consumption, as often is the case with a family car, is also joint (Sheth, 1974). According to Sheth (1974) family's social class, role orientation and life cycle as well as the relative importance of purchase, perceived risk and time pressure impinging upon a buying decision determine whether a buying decision will be joint or autonomous. The theoretical background part will mainly use determinants pointed out by Sheth (1974) together with internal power distribution theories described by Yavas et al. (1994) to build a theoretical framework. Yavas et al. (1994) identifies four theories that have been advanced to explain how tasks and power are allocated within families: cultural role expectations, comparative resources, the least interested partner, and the relative investment theories.

The main principle of the cultural role expectations theory is that power (defined as the potential ability of one partner to influence the other's behavior) is prescribed into the roles of husband and wife according to existing social norms. Consequently, a spouse power is external to the family and resides in the position rather than in the person (Davis, 1976). Societal characteristics and type of society (patriarchal or equalitarian) have a substantial influence on the type of the family and further on decision-making manner in family. Even though this is of high importance, the thesis

will not provide a thorough investigation at how society influences joint decision-making because religion and societal development is an extensive subject itself. In addition cultural roles expectation theory contradicts internal theories that in turn supplement each other. However, topic will be slightly introduced in the section about family types. One of the internal theories employed in this paper is the comparative resources theory (Blood and Wolfe, 1960) that states that the allocation of tasks and authority within a marriage is determined totally within the family and not externally. Comparative resources theory along with the least interested partner theory and relative investment theory will appear in section 2.1.1 where individual factors will be examined. The least interested partner theory focuses on the resources contributed by each spouse in terms of their relative value outside the marriage (Heer, 1963). The relative investment theory (Davis, 1976) is rooted in the relative involvement and interest that each spouse has in a particular choice decision. A comparison of these four theories reveals that the emphasis accorded to the external versus internal nature of the sources of power is the primary factor that differentiates them (Yavas et al., 1994).

1.2:Dominance of Joint Decision Making

This section will seek to find the factors that determine the extent of joint decision-making in a family and how the increase or decrease of the presence of this factor in the family can result in more autonomous or more joint decision-making. It will be assumed that general decision-making patterns can be applied to purchase decision-making as it is probably one of the most important aspect of family's everyday life, involving communication and need for decisions to be made. Theory of family decision-making can be seen as consisting of two parts. First one is the individual factor in the shape of predispositions and attitudes brought in the family by husband and wife and second one is joint decision-making factors that eventually shape purchase decision-making process, roles in it and how family behaves when they want to purchase a product.

Each family member enters joint decision-making with his/her own attitudes, predispositions and "subjective reality". According to Sheth (1974) there are three

main factors that determine the cognitive world of husband/wife. Those are firstly exogenous factors like personality, lifestyle, member's perception of social class and role orientation in family. Second thing affecting member's world view is availability of information from number of sources like media, word-of-mouth and others. Third determinant is family itself and how family members over lifetime affect each other. Different "subjective realities" where each spouse perceives various situations and sets of facts differently, according to their own needs, beliefs and values can lead to disagreements between spouses (Safilios & Rothchild, 1969).

1.3:Decision-Making: Individual Factors

This section will discuss individual factors that affect spouse's behavior in joint decision-making situation. It can be seen as spouse's baggage that he or she brings along to the marriage. Gender role orientation is most probably one of the most important individual factors that shape the understanding of how interaction between men and women should look like. Gender roles are those behaviors and attitudes prescribed and assigned to males and females by the broader culture solely on the basis of gender (Bartley et al., 2005). In the case of assigned gender roles, spouse's authority is based on the belief that he or she should make a decision or carry out a task irrespective of the actual skills or interest that may be present. The source of a spouse's power is thus external to the family: Power resides in the position rather than in the person (Davis, 1970). Even though in recent decades there has been a shift to a more equalitarian family model in the Western world, decision-making in contemporary marriages has been divided along traditional gender lines, with wives making decisions concerning day-to-day details of family life and husbands making the major decisions, such as those concerning career choices and resource allocation (Steil and Weltman, 1991, as quoted in Bartley et al., 2005). In general, if husband's personal world view is traditional and he supports strict division of gender roles, then he will bring this attitude to the family and implement it there. Because couples with similar values and world views make families and get married, it is unlikely that despite his/her traditional attitudes the family will turn out to be equalitarian.

Another important factor that affects the degree of involvement of husband and wife in the family purchase decision making depends on the availability of information from the marketing environment. Firstly information is provided by sellers through advertisement, in-store displays and brochures. Consumers draw information from their previous experience as well as by assessing the price of product and type of store where the product is sold. Other sources of information include friends, family, salespeople as well as specialty magazines and product rating web-sites. In general information sources can be divided into two categories – external environmental and information available in consumer's memory. This distinction between two major information source categories also affects how consumers make decisions (Bettman, 1991). Information that is at the disposal of a spouse could determine his involvement in the information search stage of decision-making where, depending on product, one spouse might be the provider of information. Knowing the information search patterns and sources of final decision-maker is of high importance to marketers. Marketers are interested to reach the spouse that searches for information.

There is not common agreement between researchers about whether education of spouses affects level of joint decision-making or not. Duxbury et al. (2007) and Davis (1976) write that spouses with lower education levels that have blue collar jobs possess more traditional attitudes towards family roles where less joint decision-making takes place. But Jenkins (1980) reports that there are no significant differences between the degree of decision-making power of educated and uneducated husbands, or high occupational status and low occupational status husbands.

Lu (1952) approaches this issue from different perspective and claims that aside from consanguine family factors equalitarianism is also affected by educational difference of spouses. It can be predicted that equal education leads to more equal roles but, what is interesting, more educated wife will not have dominance contrary of more educated husband who will. Slama and Taschian (1985) write that education of a spouse is positively related to search behavior in individuals: With higher levels of education producing greater propensity to search for information and alternatives before making final purchases. Higher levels of education can also affect the way a person perceives a product and its attributes by looking at quality more carefully, for

example. If decision outcomes are considerably more important to one spouse relative to other, then that spouse attempt to dominate. For a different decision, however, the other spouse may be dominant.

Personality and the way a spouse sees family roles and exerts dominance can come from both consanguine and conjugal families. Family roles are affected by multiple factors from spouses' childhood families. These factors are conflict and attachment with parents, discipline at home, birth order in family and reaction to authority. Cases where there was no conflict with parents or attachment to them generates more equal roles in conjugal family whereas conflicts with parents move dominance towards husband or wife (Lu, 1952). Many authors suggest that a person's power to make decisions comes from the ability to provide for the fulfillment of his/her marriage partner's needs. Therefore, the more a husband fulfills his duty to provide for the family, the more the wife will allow the husband to define the norms of decision-making (Davis, 1976; Scanzoni, 1972). Investment defines the motivation of a family member to exert influence (Davis, 1976) over a product purchase decision that he finds important and interesting to him/herself. Therefore he or she is willing to invest more effort to get a positive result. Personal interest of each spouse in a particular product affects how involved he/she is in decision-making. The greater is the interest of one of the spouses in a product, the greater is the influence that he/she exercises (Martinez and Polo, 1999). Coleman (1966) proposed that when individuals face a sequence of decisions, it is possible for them to give up control over those of little interest for more control over those of greater interest. For example, the husband can have little interest in house furnishings and even though it is a financially big purchase he lets the wife to decide autonomously. But in the next purchase occasion wife might pay back and let the husband have his own way with the new car purchase because he has significantly more interest here.

The comparative resources theory proposes that the spouse that contributes more resources (e.g., income, competence, personal attractiveness, better performance as a homemaker) to the household unit is more powerful. Comparative resources define the potential to exert influence in product purchase decision-making. Research of Bartley et al. (2005) shows that wives in dual-earner couples perceive themselves as

exerting somewhat greater influence in the day-to-day interactions than are husbands. This mostly can be because of the role assigned to female as the head of household who runs daily home life. Decision-making influence has been greater for husbands in our society. However it has been softened by more equal influence in decision-making among dual-earner couples (Bartley et al., 2005), where the spouse who contributes more to family budget has more decision power (Blood and Wolfe, 1960; Rodman, 1972). In USA men lost employment at higher rates than women during most recent recession (Bardenheier et al., 2011) and as a result of this, women's power in family might be changing right now. Even though greater contribution by female to a family budget means more equalitarian power distribution, variations in occupational status and income according to Jaris (1999) appear to have relatively little impact on marital power. Many of status-reversal (wife earns more than husband) wives back away from whatever power they might derive from their income and status. There is a material component to equality in marriage, but it is neither income nor status that translates into power. Also Commuri and Gentry (2005) point out - spouses tend to adjust to situation when wife earns more than husband by using multiple financial pools instead of one family budget. This way they keep equity in relationship and wife does not gain more power. In general, if wife contributes significantly to family income it does not lead to her dominance in family but rather more equalitarian relationship. This has been acknowledged also by Martinez and Polo (1999).

This theory essentially expands upon the comparative resources theory and introduces marriage alternatives as yet another source of power. The spouse, who can most easily find another spouse, as desirable as the present one, has another source of power by having potentially acceptable alternatives (Yavas et al., 1994). The least-interested-partner theory claims that it is not the value of the resources contributed by each partner to family budget, but the value of these resources outside the marriage. For example, the greater the difference between the value to the wife of the resources she might earn outside the marriage, the greater the influence of the husband in family decision-making in case where wife earns more in marriage. The least-interested partner theory has been more powerful and found more support as it explains as much

variation in family role structures as the relative contributions theory and, in addition, it can accommodate the changing patterns of family member interaction that occur over the life cycle (Jenkins, 1980). All these personal factors determine if the spouse will exert power in family or be more submissive. If the influential spouse and his or her influence strategies can be identified in a decision, marketers may be able to target the decision-maker in the subsequent purchases (Su et al., 2003).

1.4: Consensus in Family Decision Making

Every family member has attitudes or predispositions towards products. These predispositions are presumed to be different in many instances because of difference in motives and perceptions of individual members. For example, in buying an automobile, the husband may prefer a medium-priced full size sedan but the wife may prefer low-priced full size station wagon. Within each of these types, the members may perceive the benefit of specific cars differently (Sheth, 1974). Beliefs that affect evaluation of product alternatives may vary from one member to the other not only because their buying motives are different but also they perceive the same alternative differently in its extent of being a perceived instrument to satisfy those motives (Sheth, 1974). From an economists' perspective, where consumers are perfectly rational beings, consumers obtain information on the alternatives, make trade-offs that allow them to compute utilities for every alternative, and select the alternative that maximizes utility (Bettman et al., 1991).

Even though the assumption about perfect rationality does not sustain in real life, utilities theory can be applied to situations where spouses are assessing attributes of the product. Each of the spouses can perceive the same product differently because they assign certain utility to the attributes and qualities of it. When these attributes are summed up, husband and wife can see different value in the good and in the end prefer product different from one that other spouse has chosen (Menasco and Curry, 1989). Preferences represent a more exact specification of priorities within a product set and are likely to be important later in the decision process (Buss and Schaninger, 1983). Also, Ward (2006) found that gender preference intensities play a significant role in the final decisions made by spouses in joint product decisions but it depended

also on product category. Preferences arise from assigning weight to product characteristics. In their study Menasco and Curry (1989) used a function where utility for husband and wife was determined by the weight each of them assigns to particular product characteristics. Couples tend to compromise, seeking balance and equity in outcomes so that harmony in family is kept. The forces that stimulate equitable choices are grounded in principle, conflict avoidance, and empathy. Spouses are more likely to seek joint choices that equalize gains or losses in their separate utilities, rather than choices reflecting strict compromises in attribute weights. Husbands and wives show empathy for each others' positions by altering their individual utility functions to agree more with those expressed by their spouses (Menasco and Curry, 1989). Menasco and Curry (1989) also report that outcomes were shifted toward the dominant spouse's position when an external message reinforced that position. It means that if advertising or a word-of-mouth message reaches the more dominant person, his/her weight on particular characteristic, and eventually utility, increases. This might lead to possible capitulation by the other, non-dominant, spouse. When utility functions are opposing, spouses are aware of the potential conflict and, consequently, external messages have some influence. In the case of high agreement the effect of external message can be zero. Initial disagreement and handling of it will be discussed in section 2.2.2. Research of Menasco and Curry (1989) concludes that attempts to position products in a way that appeals uniquely to one or the other gender based on separate models for husband and wife is inappropriate. This implies that multi-attribute product that is to any extent a subject of joint decision-making has to be positioned somewhere between male and female individual and selfish preferences.

Besides personal factors there are also family factors that influence joint decision-making. Joint decision-making in family is affected by social class, family roles, communication patterns, family type and other factors. In general middle class families tend to have more joint decision-making than lower and higher class families (Sheth, 1974; Komarovsky, 1961 as quoted in Jenkins, 1980). This is because higher social classes, due to higher education level, tend to have more equality in family. But due to scarcer resources middle class engages in more joint decision-making. Next determinant is family role orientation, where families with more pronounced roles

tend to have more autonomous members that engage less in joint decision-making. The life cycle of a family also has a role. Next sections will look at most important family factors that form the joint decision-making process.

Family roles have strong ties with individual characteristics of spouses. Some couples accept democratic companionship while others stick to traditional, matriarchal model of the family and some even have a model with the wife in the dominant position. The model of the family depends mainly on the individual's childhood family and the psychogenic and social backgrounds of the couple (Lu, 1952).

In general, marital role influence will differ by product class, the stage of decision process and among families (Davis, 1976). Different roles in decision-making process come also from two distinctive family roles – instrumental role and expressive role. Instrumental role (task specialist) in a family is usually played by male and expressive role (socio-emotional specialist) by female. Because family is an economic and a social unit, specialized roles that complement each other are expected to evolve to preserve the integrity and increase the efficiency of the family (Crano and Aronoff, 1978). "The more instrumental role in the subsystem is taken by the husband, the more expressive the wife. The husband has the primary adaptive responsibilities, relative to the outside situation ... whereas the wife is primarily the giver of love" (Parsons and Bales, 1955, as quoted in Crano and Aronoff, 1978). The instrumental role is to mediate between the family and the outside world as the money earner, while the expressive role is to maintain internal family relationships and the home (Fitzpatrick and Indvik, 1982). If these roles are quite clear in family then in cases of high disagreement wife might adjust to husband's opinion in order to maintain harmony and peace. Stronger instrumental and expressive role division in family can be mostly assigned to traditional family type that will be discussed in next section. Implications on marketers from family roles' perspective are that, because of the different roles of the family members in the decision making process, they should not consider the family as a whole. Rather, marketers should make use of the role specializations within the family and of the knowledge that the structure and the dynamics of the family are determining factors in the family buying decision process (Holdert and Antonides, 1997). Ferber and Lee (1974) claim that a clearer

understanding of family decision making would come only from a detailed evaluation of the relative roles played by spouses in the purchase decision process.

1.5: Family Types

To continue discussion of family roles this section looks at the family types (modern vs. traditional and weakly vs. strongly cohesive) regarding conjugal family and change in family types over time because in order to know where we are going, we have to know where we come from. One of the most popular ways of looking at family types is by assessing family on two structural dimensions - power and cohesion. "Potential power is the ability of a person to change the attitudes, opinions or behavior of other people. Influence is the consequence of the active or passive exercise of power. In a relationship, the division of power has been described as traditional versus modern and considered to be a continuum. The decisions that are made in a family is dependent on the distribution of power among the members in the family (Holdert and Antonides, p50, 1997). The other dimension, cohesion, is indicated by the degree of harmony in a family, the degree of interest in each other and the coalition dynamics. In general, cohesion includes the (degree of) emotional bonds between family members (Ndubisi and Koo, 2006). Division of classic family types and basic characteristics are presented in Table 1.1.

Table 1.1
Classification of Family Types

	Family type	Characteristics
<i>Power dimension</i>	Traditional	Strong, traditional family role differentiation Autonomic decision-making Coalition Formation
	Modern	Equal division of power between partners Short power distance between parents and child Joint decision-making
<i>Cohesion dimension</i>	Weakly cohesive	Low interdependence Disharmony Egoistic, individually driven
	Strongly cohesive	Strong interdependence Harmony Altruistic, consideration for others

Source: Holdert and Antonides(1997).

1.6: Power Dimension

The responsibility of the husband in a traditional relationship is earning the money whereas the wife is responsible for housekeeping and child care. Davis (1976) describes that there exist large differences in authority between husband and wife. These differences may frequently take the form of a hierarchical structure. A strictly hierarchical family has a patriarchal structure, where the husband and father is considered the head of the family (Hagenaars and Wunderink-Van Veen, 1990, as quoted in Holdert and Antonides, 1997). Because family roles are clearly divided, there are specific tasks performed by husband and wife that lead to more autonomous decision-making as they are solely responsible for a particular decision area. In households with a more traditional orientation, the husband would be expected to have the greatest influence in the decision-making process, while the wife's role would be to support her husband's decisions (Qualls, 1987 as quoted in Henthorne et al., 1997). Modern family on the other hand is characterized by high degree of joint participation in carrying out tasks and taking decisions (Davis, 1976). Influence in decision-making is equal and family roles do not have strict boundaries. Because there is less role segmentation many decisions become joint as tasks aren't assigned to one particular spouse. Because decisions are made together conflicts arise due to different opinions (Holdert and Antonides, 1997).

Modern families usually are the ones where both spouses are active in the labor market. When looking at all states in the world, these families usually come from industrialized countries (Duxbury et al., 2007). In their research, Duxbury et al. (2007) reshape the terms "modern" and "traditional" to match Western standards where women have high labor market participation rate. This new model has two dimensions - gender and work type ("career" job or "earner" job). Career job is one that is highly paid and requires more commitment, whereas earner job is solely for financial reasons. In this model there are 4 family types – dual-career, dual-earner, new traditional and status reversal family. Here a "new traditional" family is one where husband has a career job and wife an earning job. Because of possibly lower education of husband (more traditional views) in a dual-earner family, it could also be considered to possess traditional characteristics. Social exchange theory suggests that

dual-career family holds the greatest potential for equality in work and non-work roles. In a status reversal family where wife has a career and husband an earner job, both members are expected to be more egalitarian in their values.

It has to be noted that Duxbury's model has not been tested empirically and some aspects of it are ambiguous. This division into job types is linked to the comparative resources theory – wives decision-power increases as she “switches” from earner to career job. It has been found that with increasing age of spouses, and increased length of marriage, cases of joint decisions decline; and one member or another is increasingly likely to decide alone (Wolgast, 1958; Jenkins, 1980; Martinez and Polo, 1999). This might point to older couples representing more traditional families, whereas couples who get married nowadays have more equalitarian way of thinking. The trend over the past several decades show increased preference for equitable and interchangeable gender-role allocation and decreased preference for traditional or differentiated gender-role behavior (Allan and Crow, 2001; Beaujot, 2000, as quoted in Duxbury et al., 2007). From data of female dominance in typical family product purchase Holdert and Antonides (1997) conclude that the modernization of the Dutch family is only beginning. Bardenheier et al. (2011) report that 33% of fathers in USA say they take on the role of a traditional mother. This trend emerges together with economic pressures and blended family models that have redefined individual roles within the family—skill sets have replaced gender, and 62% of mothers and 54% of fathers feel that parenting roles will be redefined away from the traditional “mom and dad” roles of the past. This creates a new opportunity for marketers to think in terms of skill set versus gender, opening up the entire family as a target. The power of the family budget is equally divided among spouses. Everyday shopping is not anymore a task assigned only to females, so marketers will need to change their lexicon accordingly.

1.7: Cohesive Family Decision Making

Traditionally families are divided into strongly and weakly cohesive families. A strong cohesive family makes more joint decisions when choosing products than a weak cohesive family (Ndubisi and Koo, 2006). In the cohesion dimension Fitzpatrick

and Indvik (1982) divide relationships into 3 categories instead of 2, like Holdert and Antonides (1997), first one being traditional where relationships are very interdependent with great amount of companionship, sharing of time and space and willingness to engage into relational conflicts over important issues. The second type is called “independents” that share relatively a lot with their mates but draw definitive boundaries of time and emotional space. Just like “traditional”, “independents” do not avoid conflicts and engage in some joint decision-making. Third and most unclear type is “separates”. They seek to avoid conflicts and are lacking interdependence. In the introduced order, these types could also represent decreasing willingness to engage into joint decision-making as more conflicts could arise if both parties seek to make a compromise decision. Traditional couples would engage in joint decision-making even though it might lead to conflict of interests whereas on the other end separates will make more autonomous decisions that do not require use of any problem solving effort. Research has shown that a higher degree of cohesion is associated with a more harmonious family life and less self-centered decision making by the family members (Kirchler, 1989, as quoted in Holdert and Antonides, 1997) and cohesive families relatively often evaluated alternatives jointly, frequently took into consideration another’s desires and ran into conflicts less often (Holdert and Antonides, 1997). To conclude – the extent of joint decision-making can be illustrated as moving opposite directions depending on the power and cohesion of family. Families with equal power distribution (everyone has a say in most of the decisions) and high cohesion (high consideration for others) tend to have more joint decision-making. On the other hand families with unequal power distribution (members have more say in some decisions and less in other) and low cohesion (independence, egoism) tend to have more autonomous decision-making where each member has his own decision area allocated according to his role.

1.8: Family Life Cycle and Decision Making

The point in family life cycle can affect the level of joint decision-making and agreement between husband and wife as well as the type of it (Jenkins, 1980). Family life cycle goes through the phases where four main variables change – marital status,

career advancement, age of spouses and age of youngest child. Theories usually indicate an impact of two of these variables, most important being the age of spouses and youngest child. Presence of young children in the family has a powerful impact on the way how couples organize their marital roles. This demonstrates the importance of taking the stage of the family life cycle into account in the explanation of conjugal role segregation where more segregated roles mean more strict division of tasks and autonomous decision-making (Hill, 1988). Wives have been found to lose influence vis-a-vis their husbands during the child-rearing stage of the family life cycle (Blood and Wolfe, 1960). This means that her role of a mother becomes more important but her other roles and influence on other family life areas might decline. When a child is small, wives invest heavily in rearing and have less time to be involved in decision making and less to contribute in terms of financial resources and information. Areas of decision-making that involve the child (like a vacation of whole family) are more female dominated in life cycle stages where children are present. This is because the mother is more responsible for kids and therefore holds more decision power (Fodness, 1992). According to Davis(1976) sociologists have found traditional role ideologies more common within families in later stages of the life cycle. It might mean that they do not adapt to changing gender roles and preserve their traditional world views with more gender segregation. Newly wedded couples tend to have less autonomous decision-making style than senior couples (Sheth, 1974).

There are factors beyond those of family and those of individuals that affect decision-making process. Additionally decision-making is affected by importance of the purchase, time pressure and perceived risk of making a wrong decision.

The greater the cost of the product or service considered and the lower is the family income; the greater is the tendency for two or more family members to be involved in the decision process (Jenkins, 1980). Important, one-time purchases that imply high expenditure are likely to be handled with more joint decision-making (Martinez and Polo, 1999). In contrast to nondurables, purchases of durable goods are often preceded by a progression of interrelated decisions and activities through time. Husbands, wives and children have more opportunities to become involved at one or

more steps in the process. Besides, it can be assumed that family members are also more motivated to participate, since the purchase of an automobile, for example, often delays other purchases, given families' budget constraints (Davis, 1976).

The more a family is pressed for time, the more there will be autonomous decision-making. One of the main factors causing increased time pressure on the family is the rise in the number of working wives (Sheth, 1974). Since 1950 USA female labor force participation rate has climbed from 33.6% to 59.3% in 2005 (USDL, 2012). This is interesting because, as seen previously, there is more equalitarianism and joint decision-making between spouses if both of them are employed and if wife contributes significantly to the family budget. At the same time high involvement in the labor market implies restrictions on time available for family matters. This might mean that decision-power of a woman with a career increases in family but this power is exercised in autonomous decisions instead of joint ones. Time pressure can also affect decision-making in the family life cycle when spouses have a small child. As mother is more involved with kids she loses relative influence not only through less contribution to family budget (if work hours are reduced), but also she has less time to invest in decision-making.

Risk perception goes inseparably with importance of the purchase and the price of it. If purchase implies high expenditure there is high perceived risk that family budget might be considerably affected if product fails and it has to be replaced. Just like the importance, the risk is also positively correlated to the extent of joint decision-making. Higher risk results in greater joint decision-making among members primarily because the negative consequences affect the whole family either directly or indirectly, therefore they seek guidance and support from one another (Sheth, 1974). Also, Putman and Davidson (1987) found greater reliance on autonomic decision making for "less risky" purchases.

1.9: The Decision-Making Process:

The factors of joint decision-making discussed in previous section shape the decision making process, if more precisely – roles in it. This section will discuss decision-

making process in terms of the stages and the roles in them as well as the sub-decisions that are made during purchasing process in the family. Normally, the five stage model of product decision-making include problem recognition, information search, evaluation of alternatives, purchase decision and post-purchase behavior stages (Kotler et al., 2009) but compared to an individual's buying decisions, family's buying decision tend to be inherently more complex because of the variety of predispositions and the underlying cognitive worlds of members of the family (Sheth, 1974). In each of the stages family decision-making can be seen as joint, wife-dominated, husband dominated or individualized (Harcar et al., 2005). In general, husband dominated decisions usually regard purchases like cars, liquor and lawn mowers while the wife dominates decisions regarding house appliances, food and childcare products.

In previous research, differences were also reported in search, decision and evaluation processes for products and services (e.g. Turley and LeBlanc, 1993; Zeithaml, 1981, as quoted in Yang et al., 2006). In addition, it was found that the decision process could differ for various types of service (Hill and Neeley, 1988, as quoted in Yang et al., 2006). Next sub-chapter 2.2.1 will look at joint purchase decision-making stages and roles associated with them. Afterwards, in section 2.2.2 handling of conflict will be discussed as it can be a major consequence if there is more than one person involved in purchasing process.

Two approaches exist in this area. First one is linked to the well-known product decision-making process and includes roles like the initiator, influencer, decider, buyer and user. Davis and Rigaux (1974) identify only 3 phases (problem recognition, information search, and purchase decision) and omit evaluation of alternatives as it is very closely related to information search. The other approach is less connected with the purchasing sequence and includes sub-decision roles – who decides upon brand, color and model, when and where to buy, how much to spend (Green and Cunningham, 1980). First we will look at decision roles that follow decision-making stages.

First stage according to Kotler et al. (2009) is problem recognition. In the terms of purchasing roles this stage represents the person who initiates the purchase (for example, the individual who recognizes the problem or need for the item). This role is particularly important to marketers as they would target direct advertising appeals that intensify the initiators buying motives. Sheth (1974) notes that the initiator of buying determined by the life style and role-orientation of the family. Usually person with the most dominant position in family initiates purchases, but if family is more equalitarian then initiation will not be centralized on any member.

Second stage in purchase process is information search which is performed by the person who has a role of information provider and to some extent – the role of the influencer. Information search can be related with product options as well as purchase places. Information provider usually will be the person who has the most expertise in various aspects of a specific decision. Usually husband is concerned with technical and economic aspects and wife with decorative and ornamental ones (Sheth, 1974). It is essential to know who of the spouses looks for information and what are his/her sources as it will help marketers to create and deliver information about product in the most appropriate way.

Third stage in conventional decision-making is evaluation of alternatives. However researchers do not assign a role to this stage during joint decision-making as it is closely related to the information search stage. During this stage an important matter is conflict and the handling of it. This topic will be addressed in the next section.

During the phase of joint purchasing process of greatest interest from the marketers' and the researchers' point of view is the actual purchase decision. Given that the final decision stage may be viewed as the culmination of the decision-making process, it is logical to see this stage as possessing the most importance; thus, resulting in the earlier stages of the process being viewed as less important (Ford, et al., 1995; LaTour et al., 1992, as quoted in Henthorne et al., 1997). It is also possible that a person who plays the role of a decider is not the most important person in the decision-making process. She might technically perform the decision but her range of product options is heavily changed by influencer or opinion leader in family. For example, husband is

the one in family who decides what family car to buy. But the wife exerts influence and convinces him that the car has to ensure highest possible safety because of small children in the family. In this case the husband will still choose the product, but he might purchase a different brand than he would normally do under conditions when it would be his decision alone. Aside from this aspect, marketers are interested in raising the interest about their product in the eyes of the final decision-maker. Even though researchers do not add more weight to this stage, it is the most important and if marketing specialists has to advertise and inform someone from the spouses; it should be the dominant person in this stage.

Next role in the decision-making process applies to the person who performs the actual shopping and buying. Since the mother is, in most of the cases, the manager of family budget, she does most of the shopping and buying (Sheth, 1974) of everyday products. The buyer in case of more important product can be the one who has the best numerical or price negotiation skills. To sum up, there are 3 main decision roles – initiator, information provider and decider, last one being the most important. Most conflicts arise during the stage of evaluation of alternatives where individual differences between spouses, play a major role. The second approach that is used quite often is assigning relative roles to sub-decisions, most popular being “which product to buy”, “where and when to buy” and “how much to pay”. Here the final decision is divided into different aspects.

2.0: Introduction to Product involvement, Brand Loyalty and Brand Trust

Product involvement and Brand Trust are two important concepts believed to explain a significant proportion of consumer purchase choices. Several studies (Traylor 1981 and 1983, Park 1996, LeClerc and Little 1997, Iwasaki and Havitz 1998), have examined the relationship between product involvement and loyalty, albeit under other names. For instance, Traylor uses the terms “ego involvement” and “brand commitment” whereas Park (1996) refers to just “involvement” and “attitudinal loyalty”. Moreover, studies examining the relationship between product involvement and brand loyalty have remained conceptual in nature and empirical investigations of the product involvement/brand loyalty link are lacking.

Traylor (1979), explained that one's involvement in a product class is directly related to one's commitment (or loyalty) to a brand within that product class. It is argued that the more focal a product class is to an individual's ego or sense of identity, the stronger the psychological attachment to a particular brand within that product class. Conversely, the more peripheral the product class is to the individual's ego, the lower the attachment to the brand (Traylor 1983). Traylor's reasons are that for a low-involvement type product category, the consumer would have a large consideration set and therefore, brand commitment would be low. Hence, brand switching would be a more frequent behavior rather than for another consumer to whom this product is more highly involving. Traylor's (1981) reasoning seems to suggest that consumers with a smaller consideration set of a high-involvement type product category would have high brand commitment. This view is rather simplistic, relying on the *size* of the consideration set rather than the actual relationship between the constructs.

Loyalty is presumably a consequence of satisfaction and brand attitudes (Oliver, 1999). Dick and Basu (1994) defined loyalty as a behavioral response that is expressed over time through the decisions that are made among alternatives. Oliver (1997) defined loyalty as a deeply held commitment to rebuy or repatronize a preferred product or service in the future. Other researchers consider loyalty on a multidimensional basis by adding an attitudinal or conative (intention or commitment to consume) component to a behavioral loyalty concept (Chaudhuri & Holbrook, 2001). Involvement has been considered as one of the important moderators that determine purchase decisions (Celsi & Olson, 1988). Involvement is generally defined in terms of perceived personal relevance and is classified as either situational or enduring (Celsi & Olson, 1988; Richins & Bloch, 1986). Stimuli, cues, and contingencies in a consumer's immediate environment may function as situational sources of involvement.

Marketers should take into account all decision-making roles. As it can vary from country to country, also the marketing program should be adjusted to fit role positions in that particular society. Products that are sold with the same strategy in all markets will most probably fail, because of the lack of adjustment and lack of knowledge on which of the spouses play particular roles when purchasing a product. For example, in

a case of vacation choice, if the role of information gatherer is played by the wife but marketer assigns it to the husband and advertises only in men magazines, product will have less success than it might have.

Brand loyalty is important because it is a key driver of repeat purchase behavior (Bennett & Rundle-Thiele, 2002; Chaudhuri, 1995; and somewhat unsurprisingly repeat purchases generate long term value. The purchase decision making process remains the undiscovered secrets of marketing. It has been understood that much effort is given in the market to understand human being doing not human being. Product involvement plays a very vital role in decision making. Foxall(1993) agrees that consumer behavior is erroneously based on the a history of the cumulative effect of rewarding and punishing outcome of past behavior.

Datta(2003a) suggests that brand loyalty is a fundamental concept in strategic marketing. Companies plan marketing strategies to increase brand loyalty to maintain a strong market share. Brand loyalty can also lead to other marketing advantages such as word of mouth referral and greater competitive resistance. Therefore it is become more important for marketers to understand the factors that influence a consumer to become and remain loyal to a brand.

Lee(1989) describes involvement as a motivational state of mind of a person with regard to an object or activity. Quester and Lim(2003) described the relationship between product involvement and brand loyalty.

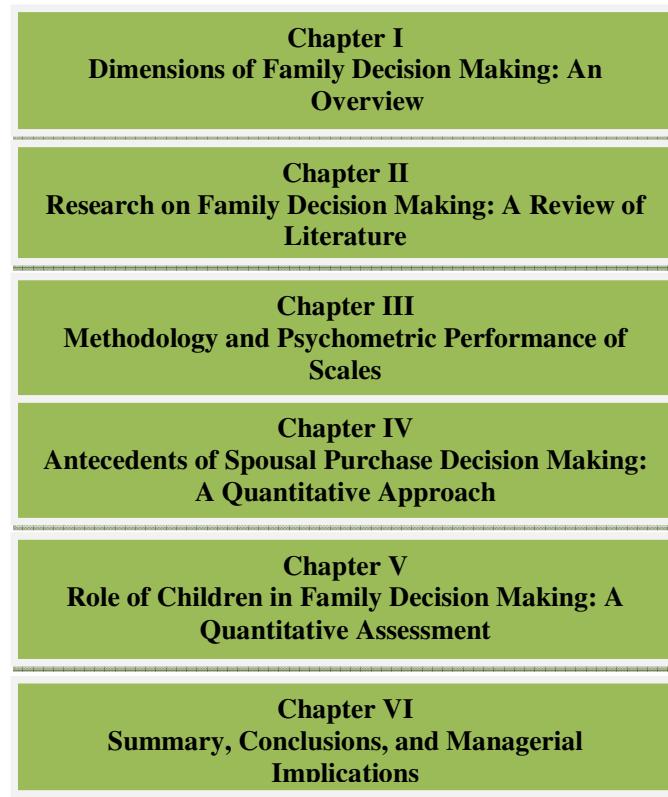
This research paper explores the role of product involvement and brand trust in the context of family purchase decision making process. The prior studies have expressed that high involvement leads to high brand loyalty which again explain the brand trust phenomenon. This study is intending to incorporate the various dimensions of involvement and brand loyalty in the context of family purchase decision making process. No studies have been found to explain the role of product involvement and brand trust in the context of family purchase decision making process with a different sample using different products and different methodology. To contribute to the literature of family purchase decision making process, this research has been framed

from the beginning to assess the role of product involvement and brand trust. This study will lead to explore the role of these two factors in shaping decision making.

The concept of product involvement has received considerable attention in psychology as well as in the context of consumer behavior. The two conceptual variables, considered in our study, viz. product involvement and brand trust, have not been considered earlier either to shape family purchase decision or to highlight its effect on decision making process.

Surprisingly no empirical investigations have been found in this area. The role of the product involvement and brand trust along in the context of family purchase decision making have not been measured earlier in the previous research. Hence, the present research seeks to examine this relationship empirically. Following on the suggestion that the two constructs are consumer-defined phenomena, this study developed product-specific measures in order to establish the role product involvement and brand trust in the context of family purchase decision making process.

2.1: Structure of the Thesis



2.2: Conclusion

Family as a consuming and decision making unit is a central phenomenon in marketing and consumer behaviour. Marketers consider the family to be the most important decision making and consumption unit. A considerable share of consumption decision takes place within the family context and is therefore collective rather than individual in nature. Spousal roles in the family decision making process can provide a basis for market segmentation that also helps the marketer to devise the effective marketing strategy for consumer market. It is important to understand how each spouse influences the decision making process across different product categories, *viz*, consumer durable, FMCG and service sector. Hence it seems logical and necessary to undertake and investigate the issue.

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Chapter - 2

Research on Family Decision Making: A Review of Literature

Literature on Spousal Purchase Decision Making Behavior

2.1: Introduction

It is imperative that marketers are interested to discern the buying decision making process in the context of family decision making to understand the role of different members of the family in choosing a brand or services due to the fact that the decision making process is a bit complicated than individual decision making. The marketing and advertising people should know properly how the decision making takes place in a nuclear or extended families. Unless they have proper information regarding the process of family decision making, it is virtually impossible for them to design a proper communication and targeting strategy. The involvement of different members in the family is very important to understand the dynamics of family decision making. The roles and persuasive factors are to be taken into consideration to identify the roles played by members of the family in shaping the decision making process.

In the context of family decision making, a sea change has taken place due to the growth of online, internet and digital marketing. The generations Y are quite tech savvy and in many occasions play a dominant role in a family to take the final decision with regard to selection of vendors as well as payment options. The Indian market is considered to be an emerging market in south East Asia in terms of growing explosion of online marketing. The tech savvy generations Y members of the family are well acquainted with the developments that are taking place in e-commerce and online marketing arena. The parents, to a large extent, depend on the views expressed by their offspring's while taking a decision to favor a brand or services which would satisfy their needs.

2.2 Review of Past Research: Spousal Purchase Decision Making Behavior

The family is considered to be the primary decision making unit in the society though its role has changed to a large extent over the years. In the context of family decision making a great number of authors deal with the dynamics of family decisions (Aribarg 2002, Arora és Allenby 1999, Seetharaman 1999, Su 2003, Ward 2006). The family decision making has been examined from different dimensions such as

economic (Becker 1974) and social conflict facets (Sprey, 1979) and by gender roles (Pollay 1968, Scanzoni, 1977, Qualls 1988). Most of the authors (Davis, 1970, 1971, 1976; Davis-Rigaux 1974, Filiatrault and Brent 1980, Spiro 1983, Cosenza 1985, Corfman 1991, Ward 2005) have a tendency to examine family decision making from a gender point of view, hence they try to explain the relative influence of family members in the decision making process. The magnitude and degree of influence of wives in a family depend on several factors as whether the spouse contributes for the family (Blood and Wolfe, 1960) the type of cultural background and so on (Qualls, 1987). Older studies introduced family purchase decision making as a rational decision by all family members and it was not taken into consideration how personal emotions influence the different actors. Nevertheless this type of assumption ignore that people are not totally rational decision makers, but in many cases influenced by their emotions (Gelles and Straus, 1979). Close emotional bonds emerge over time among family members that influence the decision making process and its output. Emotions (like love, sympathy, anger guilt) can influence different steps of purchase decision making.

Literature on husband- wife roles in family decision making is characterized by a great diversity of theoretical conceptualizations and empirical findings regarding their respective roles in different decision making situations. Research studies have investigated how family members' involvement varies over stages of buying decision making processes (Davis and Rigaux, 1974; Hempel, 1974; Starch and Staff, 1958; Life, 1965; Time, 1967; Haley, Overholser and Associates, 1975). Again the influence of husband and wife vary across product and service categories (Davis, 1970; Davis&Rigaux, 1974; Ferberand and Lee, 1974; Life1965; Haley, Overholser and Associates, 1975) depending on the importance of the decision outcomes. For example, Life (1965) observes that across stages in the decision process wives are more involved than husbands in recognizing a family need for certain product categories while both husbands and wives engaged in seeking information about the brands. Davis and Rigaux (1974) are generally credited for their pioneering work incorporating a degree of cohesiveness and unified direction to the study of family decision making. Davis (1970) in his paper has introduced the relative influence of

husbands and wives in the purchasing decision of automobiles and furniture and reveals that men have more influence on automobile purchases, while women have more impact on decisions made for furniture, suggesting each category needs to be examined individually.

In a comprehensive study in the late 70s Cunningham and Green (1979), have observed and reported active involvement of the wives in a family choice making decisions when they are in a job. Rank (1982) concludes that as the level of education, income and occupational prestige experienced by the wife increase, the wife's input into the family decision making process is also likely to increase. According to Green and Cunningham (1975), working wives are more likely to take an active role in family decision making. They concluded that the influence of the husband had declined. Belch and Wills (2002, p118-9) has pointed out that wives' influence have significantly increased as compared to Belch et al. (1985)'s study. Shukla (1987) has shown that when the wife is employed in an occupational position equal to that of her husband's, she has more power within the family. The study undertaken by Davis and Rigaux (1974) and Bonfield (1978) reveals a shift toward joint decisions in the final stage. Given that the final decision may be viewed as a culmination of the purchase process, it is possibly seen as the most important stage for accenting the individual role of each spouse (LaTour, Henthorne, and Ford 1991). Ruth and Commuri (1998) identify women's entry into the labor force as an important influence on how decision roles shift in a household. Studies illustrate that decisions are not made in isolation, rather they are the products of influence and confluence of social correlates (Srinivasan and Sharan, 2005). In most of the family buying decision making studies the roles of husbands and wives have been investigated (Belch and Willis, 2002; Sidin et al., 2004). Singh and Kaur (2004, pp. 38-9) observe that the effect of Indian working status of wives is not significant on family decision making. The purchase decisions are actually composed of a sequence of decisions and that the influencer at one stage of decision making may not be the same at another stage and the roles vary according to the product type (Ms Pinni Vasantha Lakshmi, 2008). Much of the literature involve only the roles of husbands and wives in their study (Belch and Willis, 2002; Sidin et al., 2004) and the role of children often has been ignored

(Lackman and Lanasa 2003). As a sequel to this, Johnson et al. (1994) scrutinized children's influence on decision making where as other researchers concentrated mainly on the process (Hoffman 1977, Howard and Sheth 1969, Blackwell et al. 2006, Sheth 1974). The family decision making is indeed, a complex decision making phenomenon since the children are also exerting pressure to shape the decision making. Kaur and Singh (2004) observe that children are individually active in initiating the idea to purchase a durable and in other stages of the decision making process, they exhibit joint influence along with other member of the family. Hundal (2001) notes that brand selection decisions are made jointly by the couples which are significantly influenced by the children in the family. Various perspectives of brand loyalty have been studied by many researchers. Jacoby and Kyner (1973) view brand loyalty as a multidimensional construct involving attitudinal components and as a subset of repeat purchase behaviour. Consumer involvement is a source to explain the differences in the degree of both mental and physical effort of a consumer and his decision making (Beharrell and Denison 1995; Laaksonen 1994). Demographic factors like family life cycle, age, income, occupation, and sex have considerable influence on the consumer involvement. Further, within a product, there would be differences in the involvement levels across the family life stages (Jain and Sharma 2002). There are differences in the involvement levels for various products between men and women (Slama and Tashchian 1985; Jain and Sharma 2002). However, in the context of family decision making these issues have not been explored by researcher till now. The personality traits of both husband and wife might influence their active or passive participation in the different stages of buying behaviour. In this study we would try to incorporate some of the issues to identify the ones that are relevant in predicting behaviour.

The level of involvement differs from product to product. Involvement level for television has been found to be more than the toilet soap. The demographic variables have significant influence on the involvement levels for both the products (G Sridhar, 2007). It is important to examine gender considerations and its effect on brand loyalty. When it comes to repurchasing behavior, a likely indicator of brand loyalty, females are more brand loyal than males (Mittal and Kamakura 2001). Mittal and

Kamakura (2001) explain that the probability of repurchasing a specific brand is uniformly higher among women than among men, with the same level of satisfaction. As we could see its role is changing though still family is the primary decision making unit in the society. Several authors deal with the dynamics of family decisions (Aribarg 2002, Arora és Allenby 1999, Seetharaman 1999, Su 2003, Ward 2006), but as to the decision making it is examined from several points of view: economical (Becker 1974) and social conflict views (Sprey, 1979) and by gender roles (Pollay 1968, Scanzoni, 1977, Qualls 1988). Most of the authors (Davis, 1970, 1971, 1976; Davis-Rigaux 1974, Filiatralt and Brent 1980, Spiro 1983, Cosenza 1985, Corfman 1991, Ward 2005) tend to examine family decision making from a gender point of view, hence they try to explain the relative influence of family members in the decision making process. Level of influence depends on several factors: how a spouse contributes to the household (Blood and Wolfe, 1960) or what type of culture (traditional/modern) the parties come from (Qualls, 1987). In spite of these Johnson et al. (1994) examine children's influence on decision making, however other authors concentrate exactly on the process (Hoffman 1977, Howard and Sheth 1969, Blackwell et al. 2006, Sheth 1974). Older studies introduced family purchase decision making as a rational decision by all family members it was not taken into consideration how personal emotions influence the different actors.

Several empirical studies have been reported in various marketing literature to establish relationship between consumer involvement with products and Brand Loyalty (Quester and Lim, 2003; Douglas 2006; Sridharan 2008). The findings of their studies in general postulate that consumers who are more involved with a product category exhibit greater loyalty towards the brand. A few researchers in the field of consumer behaviour view that loyalty is a process of repurchasing that take place owing to situational variables, low degree of feasible alternatives, or out of pragmatism (Sadasivan K. et al, 2011). The researchers' interest to study the consumer involvement behaviors and brand loyalty has gained momentum in recent years after the publication of two articles by Quester and Lim (2003 and 2005). Quester and Lim (2003) in their empirical observation explained that the relationship between the product involvement and brand loyalty in found to involve different

aspects of involvement for different product categories considered in their study. Kiox and David (2003) also support the findings of Quester and Lim by integrating classical theory of involvement, brand loyalty, and commitment (Taylor, 1981). Even in a grocery product purchase setting, the outcome of the study reflects the association between involvement and brand loyalty. In a similar study Hoseong (2003) conducted a research to investigate the moderating role of product involvement and brand loyalty. The study further confirms that the consumer loyalty was highly affected by their level of involvement. In Indian context Jain and Sharma (2002) observe that differences in consumer involvement with the product depends on the variety of products and brand related factors viz. consumer risk perception and hedonic value of the product, brand awareness and so on. The findings of the study reveal that consumer involvement differs across different types of products (Arvind Sahay and Nivedita Sharma, 2010) in a very recent study reported that strong association has been observed between brand name and loyalty. The study revealed a positive as well as significant correlation among different facets of brand loyalty so far as cosmetic brands are concerned. Another study conducted by (Sridhar G., 2007) reveals that users of cell phone are highly brand loyal. Buyers of cell phones in their repeat purchase stick to the same brand once they find the brand satisfying all their needs and desires. In marketing terminology the phenomenon can be explained by the concept of risk importance which signifies that consumers in general are risk averse and try to avoid the psychological stress due to mispurchase of the desired brand. It is quite normal for consumers to favour a user friendly cell phone due to the fact that they do not have to pass through new learning and adoption process. In the context of store image study it is also revealed that involvement plays a dominant role in the purchase of private store brand (PSB). The findings corroborate that involvement influences the buying decision and different faces of CIP scales are found to have strong impact on the loyalty behaviour for PLB.

The concept of involvement has been theorized by Krugman (1965) and subsequently the concept was refined by various authors. A substantial research work in the field of involvement have been taken to relate the brand loyalty and commitment behaviour of consumers particularly after two articles published in the journal of marketing and

the journal of marketing research by Laurent & Kapferer (1985a , 1985b). However, Taylor (1991) has probably examined initially the relationship between product involvement and brand commitment. Since then a plethora of research articles have been published to relate involvement variables and brand loyalty behavior of consumers for a wide variety of product and services. However Taylor (1991) has probably examined first the relationship between the product involvement and brand commitment.

In the context of the review of literature presented above, several aspects need to be explained for establishing the justification of the present study. In existing literature the concept of narrow categorizers or broad categorizer has received very little attention from the researchers. Highly involved consumers find fewer brands acceptable. Theory posits that narrow categorizers are likely to be more loyal to the brand they purchase for consumption. On the other hand, consumers who are broad categorizers have a large number of brands in their consideration set and they are very likely to be brand switchers. In view of this, it is perfectly logical to incorporate the number of brands the consumers have in their consideration set. There is no hesitation to report that previous studies did not incorporate this important variable for predicting commitment towards brand behavior of buyers in the arena of family decision making. This study is undertaken to predict the involvement and brand loyalty behaviour of Indian teenagers who exert considerable pester power for the purchase of brands which they consider relevant to satisfy their ego satisfaction needs. In this research work an enduring effort has been made to develop a brand influence score (BIS) scale that is reliable as well as valid to investigate the association between BIS and loyalty towards brands.

Quester and Lim (2003) explain that the link between product involvement and brand loyalty and concludes that brand loyalty is positively associated with product involvement. Cataluña et al (2006) investigate the influence of price on the purchase decision process of store brands vis-a-vis national brands and the results confirm that brand loyalty is the main variable which influences the purchase decision process of both national and store brands. R. Sritharan, K.Tamizh Jyothi, C.Samudhra Rajakumar (2008) examine that involvement influences brand loyalty. Anber

Abraheem Shlash Mohammad (2012) examines the role of brand trust for assuring the brand loyalty and also investigates how involvement plays an important role to predict brand trust. Lovelock (2010) explains how consumer's image towards products and brands affect the purchase behaviour. K. Sadasivan, C. Samudhra Rajakumar and R. Rajinikanth (2011) examine how involvement plays a significant role in decision making for apparels and influence the brand loyalty. Bhattacharya, D, Saha, D & Dey, S (2012) explains how brand loyalty and product involvement influence the purchase behavior of Teenagers. The study also highlights how Brand Influence Score (BIS) influences the teenage behaviour.

Product involvement and brand loyalty are two important components believed to explain a considerable proportion of consumer decision making behaviour. Several empirical studies have been reported in various marketing literature to establish relationship between consumer involvement with products and brand loyalty (Quester and Lim, 2003; Douglas 2006; Sridharan 2008). The findings of their studies in general postulate that buyers' loyalty towards a brand increases with the increased level of involvement with a product category. A few researchers in the field of consumer behaviour view that loyalty is a process of repurchasing which happens due to situational restrictions, lack of feasible alternatives, or out of expediency (Sadasivan K. et al, 2011). The researchers' interest to study the consumer involvement behaviors and brand loyalty has gained momentum in recent years after the publication of two articles by Quester and Lim (2003 and 2005). Quester and Lim (2003) in their empirical observation explained that the relationship between the product involvement and brand loyalty in found to involve different aspects of involvement for different product categories considered in their study. Kiox and David (2003) also support the findings of Quester and Lim by integrating classical theory of involvement, brand loyalty, and commitment (Taylor, 1981). Even in a grocery product purchase setting the outcome of the study corroborates the relationship between involvement and brand loyalty. In a similar study Hoseong (2003) conducted a research to investigate the moderating role of product involvement and brand loyalty. The study further confirms that the consumer loyalty was highly affected by their level of involvement. In Indian context Jain and Sharma

(2002) observed that differences in consumer involvement with the product depends on large number of product and brand related factors viz. consumer risk perception and hedonic value of the product, brand awareness and so on. The findings of the study reveal that consumer involvement differs across different type of products. Arvind Sahay and Nivedita Sharma (2010) reported that strong association has been observed between brand name and loyalty. The research indicated a positive as well as significant association among different facets of brand loyalty for cosmetics brands. Another current study conducted by (Sridhar G., 2007) reveals that users of cell phone are highly brand loyal. Buyers of cell phones in their repeat purchases stick to the same brand once they find the brand satisfying their needs and desires. In marketing terminology the phenomenon can be explained by the concept of risk importance which signifies that consumers, in general, are risk averse and try to avoid the psychological stress due to mispurchase of the desired brand. In view of this phenomenon it is quite logical that the consumers tend to favour a user friendly cell phone without passing through all the stages of the decision making process to avoid the time and cost of information search. In the context of store image study, it is also revealed that involvement plays a dominant role in the purchase of private level brand (PLB). The findings corroborate that involvement influences the buying decision and different facets of consumer involvement scales are found to have strong impact on the loyalty behaviour towards PLB.

The concept of involvement was theorized by Krugman (1965) and subsequently the concept was refined by various authors. A substantial research work in the field of involvement have been taken to relate the brand loyalty and commitment behaviour of consumers particularly after two articles were published in the Journal of Marketing and the Journal of Marketing Research by Laurent & Kapferer (1985a, 1985b). However, Taylor (1991) has probably examined initially the relationship between product involvement and brand commitment. Since then a plethora of research articles have been published to relate involvement variables and brand loyalty behavior of consumers for a wide variety of products and services.

In the context of the review of literature presented above, several aspects need to be explained for establishing the justification of the present study. In existing literature

the concept of narrow categorizers or broad categorizer has received very little attention from the researchers. Highly involved consumers find fewer brands acceptable. Theory posits that narrow categorizers are likely to be more loyal to the brand they purchase for consumption. On the other hand, consumers who are broad categorizers have a large number of brands in their consideration set and they are very likely to be brand switchers. In view of this, it is perfectly logical to incorporate the number of brands the consumers have in their consideration set. So far our knowledge goes previous studies did not incorporate this important variable for predicting brand loyalty behaviour of consumers. This study is undertaken to predict the involvement and brand loyalty behaviour of Indian teenagers who exert considerable pester power on their parents for the purchase of a brand of their choice. We have made a serious attempt to develop a brand influence score (BIS) scale that is reliable as well as valid to discern the relationship between BIS and brand loyalty. We have then sincerely endeavored to incorporate this construct which was not considered by previous researchers working in this area. In this research work, we have introduced both global as well as multi-dimensional measure to capture the construct involvement to probe which measure is more effective in predicting brand loyalty behaviour of teens. Since products mean different things to different people, consumers form differing attachments to them. An individual's attachments may be quite different from their family or friends in intensity and nature. Understanding consumers' varying attachments and how they form, are maintained and are influenced, is of interest to consumer researchers (academics) and practitioners (managers) alike. In an attempt to better understand the behavior of consumers related to possessions, consumer researchers have often invoked the construct of involvement (Laurent and Kapferer, 1985; Mittal and Lee, 1989; Ohanian, 1990; Slama and Tashchian, 1985; Zaichkowsky, 1986). The considerable empirical and theoretical effort devoted to this construct since the mid 1960s, has been driven by consumer behavior researchers' desires to understand the ways in which consumers become involved with products. Quester and Lim (2003) used a convenience sample of 253 students to test the relationship between product involvement and brand loyalty with ball point pens and sports shoes or sneakers. They used Laurent and Kapferer's (1985) fascinating study

on the development of (CIP), which recognizes five precursors of product involvement: interest, pleasure, sign, risk importance and risk probability. Essentially, Quester and Lim (2003) found that while involvement is not the only determinant factor of brand loyalty, it does appear to play a significant role regardless of the level of involvement associated by consumers with the product category in question. In a rare empirical examination of the issue (an experimental study of free-standing insert coupons in newspapers), LeClerc and Little (1997) found that brand loyalty interacted with product involvement. The authors stated that repeat purchase behavior for a high involvement product was an indicator of brand loyalty, whereas repeat purchase for a low-involvement product was simply habitual purchase behavior, without elaborating clearly on the relationship between these constructs. In a similar vein, Park (1996), in a study on leisure activities, found that involvement and attitudinal loyalty were highly correlated. However, Iwasaki and Havitz (1998) later argued that Park's findings of a correlation between involvement and attitudinal loyalty did not determine whether involvement precedes loyalty. Rather, they proposed that individuals go through sequential psychological processes in order to become loyal participants in leisure or recreational activities. Iwasaki and Havitz (1998) also argued that highly loyal people tended to exhibit high levels of involvement and individual and social-situational factors, such as personal values or beliefs and social and cultural norms influenced the feedback effects of behavioral loyalty. To date, however, this framework has remained untested. The general convention in the literature appears to be that one's involvement in a product class is directly related to one's commitment (or loyalty) to a brand within that product class. Furthermore, the more focal a product class is to an individual's ego or sense of identity, the stronger the psychological attachment he/she will exhibit to a particular brand within that product class. Conversely, the more peripheral the product class is to the individual's ego, the lower the attachment to the brand. One reason for this is that a consumer exhibiting a low involvement in a given product category would more probably have a large consideration set and therefore his or her brand commitment would be low. Hence, brand switching would be more frequent compared with another consumer for whom this product category is highly involving. This view, however, is also rather

simplistic, relying on the size of the consideration set rather than the actual relationship between the constructs. In a later work, however, Traylor (1983) stated that brand commitment is generally posited the fact that it is possible to find situations where the commitment of consumers may be low but brand loyalty could be high. This is because involvement and loyalty are consumer defined phenomena, as opposed to product-defined. As a result, Traylor (1983) believed that involvement and commitment could each be thought of as a continuum along which consumers are distributed.

Several empirical studies have been reported in various marketing literature to establish relationship between consumer involvement with products and brand loyalty (Quester and Lim, 2003; Douglas 2006; Sridharan 2008). The findings of their studies in general postulate that consumers who are more involved with a product category exhibit greater loyalty towards the brand. A few researchers in the field of consumer behaviour view that loyalty is a process of repurchasing which happens due to situational restrictions, lack of feasible alternatives, or out of expediency (Sadasivan K. et al, 2011). The researchers' interest to study the consumer involvement behaviors and brand loyalty has gained momentum in recent years after the publication of two articles by Quester and Lim (2003 and 2005). Quester and Lim (2003) in their empirical observation explained that the relationship between the product involvement and brand loyalty is found to exhibit different aspect of involvement for different product categories considered in their study. Kiox and David (2003) also support the findings of Quester and Lim by integrating classical theory of involvement, brand loyalty, and commitment (Taylor, 1981). Even in a grocery product purchase setting the outcome of the study corroborates the relationship between involvement and brand loyalty. In a similar study Hoseong (2003) conducted a research to investigate the moderating role of product involvement and brand loyalty. The study further confirms that the consumer loyalty was highly affected by their level of involvement. In Indian context Jain and Sharma(2002) observe that differences in consumer involvement with the product depends on the variety of products and brand related factors viz. consumer risk perception and hedonic value of the product, brand awareness and so on. The findings of the study reveal that

consumer involvement differs across different type of products (Sahay and Sharma, 2010). The research indicated a positive as well as significant association among different faces of brand loyalty for cosmetics brands. The study conducted by Sridhar, 2007 has revealed that users of cell phone are highly brand loyal. Buyers of cell phones in their repeat purchase stick to the same brand once they find the brand satisfying all their needs and desires. In marketing terminology the phenomenon can be explained by the concept of risk importance which signifies that consumers in general are risk averse and try to avoid the psychological stress due to mis-purchase of the desired brand. It is quite normal for consumers to favor a user friendly cell phone due to the fact that they do not have to pass through new learning and adoption process. The concept of involvement was theorized by Krugman (1965) and subsequently the concept was refined by various authors. A substantial research work in the field of involvement have been undertaken to relate the brand loyalty and commitment behaviour of consumers particularly after two articles were published in the Journal of Marketing and the Journal of Marketing Research by Laurent & Kapferer (1985a, 1985b). However, Taylor (1991) has probably examined initially the relationship between product involvement and brand commitment. Since then a plethora of research articles have been published to relate involvement variables and brand commitment behavior of consumers for a wide variety of products and services. Quester and Lim (2003) explain that the link between product involvement and brand loyalty and conclude that brand loyalty is positively associated with product involvement. Cataluña et al (2006) investigate the influence of price on the purchase decision process of store brands vs. national brands, the results confirm that brand loyalty is the main variable which influences the purchase decision process of both national and store brands. Sritharan, Jyothi, & Rajakumar (2008) opine that involvement influences brand loyalty. Mohammad (2012) examines the role of brand trust for assuring the brand loyalty and also investigates how involvement plays an important role to predict brand trust. Lovelock (2010) explains how consumer's image towards products and brands affect the purchase behaviour. Sadasivan, Rajakumar and Rajinikanth (2011) examine how involvement plays a significant role in decision making for apparels and influence the brand loyalty. Bhattacharya, Saha & Dey

(2012) explain how brand loyalty and product involvement influence the purchase behavior of teenagers. We feel that no single indicator of involvement can satisfactorily describe, explain or predict consumer behaviour of a specific target group. Consumers differ not only in level of involvement, but also in type of involvement. Traylor (1981) also pointed out that for any given product class one segment can be highly involved and another not. This necessitates investigating the pattern of involvement of consumers considering different categories of products.

2.3: Literature on Teenagers' behavior

Children play very important role in family buying decision making for their own products as well as products used or consumed by the family members. Gram M (2007) examined children's role in family purchase decision making with a particular focus on how much impact children are perceived to have and in what ways children impact family decision making concerning holidays. Results showed that parents perceive children to have moderate impact on decision making. Children vocalize their wishes, and parents are often attentive and co-operative. Guneri B., Yurt O., Kaplan M.D. and Delen M. (2010) conducted a research focused on the influence of children on family purchasing decision making in Turkey, a country with distinct cultural characteristics. The general findings of this study suggested that the children's influence on family decision-making in Turkey is limited to products of direct use to children. Findings also revealed that the children are more influential on need recognition, where to buy, when to buy and which to buy sub-decisions. Holdert, Antonides (1997) reported that children's influence was higher in the later stages of the decision making process- that is, at the time of alternative evaluation, choice, and purchase, for a few selected purchases viz. holidays and apparel. Hundal (2001) in a study of rural buying behavior in the Amritsar district of Punjab investigated the role of family members in making purchase decisions for durables including refrigerators, televisions, air coolers, and washing machines. It was projected that product selection decisions in rural families were mostly made by spouses together but they were highly influenced by children. Jenkins Roger L. (1979) conducted an exploratory study focusing on: (1) the perceived role of the children in family decision-making in the areas of furniture decisions, automobiles and in vacation decisions, and (2) the

relationship between children's influence patterns and various demographic, socio-economic, personality, and attitudinal variables. Children were perceived to exert minimal influence in the following major decision categories: furniture, major appliances, and automobiles. However, both spouses perceived children to be highly influential in deciding on what activities the family will participate in jointly, especially vacation decisions. Older children, especially teenagers, are perceived to have more influence. Kapoor (2001) collected information from families in Delhi with regard to their roles across stages of purchase decision-making for six durables—televisions, refrigerators, washing machines, personal computers, audio systems, and cars. It was found that the initiator for purchase in a family was typically a child. It has been illustrated that the need for an audio system, personal computer, and television was likely to be first expressed by the children in the family. Children were found to affect purchase of a personal computer, audio system, and television. The final purchases were found to be decided upon after consultation with other family members, mainly with parents. Children have not been observed to have a large impact on instrumental decisions such as how much to spend. David (2004) emphasized that today's teens are much more grown up than previous generations, and this gives lot of opportunities to marketers. It was reported that teens not only influence the brands they buy for themselves but also expensive family purchases. It was examined that children are very brand loyal and loyalty increases sharply with age. Nelson James E. (1979) conducted a study about children's involvement in the nuclear family decisions to eat out. It was examined that problem recognition, providing information, deciding on restaurant type, deciding on a particular restaurant, deciding how much will be spent, and making the final decision. Results indicated children over five are as involved as parents in recognizing the problem, providing information, deciding on restaurant type, and deciding on a particular restaurant. Parents appeared to reserve the right to make the final decision and decide how much is spent. Prasad (2005) in a study found that the children are assuming an active role in the purchase decision making, not only regarding the products to which they are directly concerned but also other products related to family use. Sim (1993) examined children's influence in purchase decision and it was reported for the child-

centered products, viz. toys, apparel, food) and child-used products or services, viz. Vacations choice, restaurant choices, outside entertainment), children are perceived as influential by most households. Older children are perceived as more influential than younger children for nearly all the products studied. It was concluded that “family” decision making is quite complex decision making process. Szybillo and Sosanie (1977) examined family decision making processes and observed that all members of the family (husband, wife, and children) were greatly involved in all three decision stages (problem recognition, search for information and final selection), when considering a fast food restaurant and a family trip , products that affect the entire family). The wife/child dyad was very important in initiating a purchase and providing information. Williams and Veeck (1998) reported that the child exerted considerable influence during all stages while buying products for family use. Wu Tai Ming, Chou Ting-Jui (2009) investigated children’s influences on Chinese family decision making in Hong Kong. Children were found to have more influence in the choice-making stage of decision making and parents still control the final decision.

Hundal (2001) in a study of rural buying behaviour in the Amritsar district of Punjab investigated the role of family members in making purchase decisions for durables including refrigerators, televisions, air coolers, and washing machines. It has been projected that product selection decisions in rural families were mostly made by spouses together but they were highly influenced by children. Jenkins Roger L. (1979) conducted an exploratory study focusing on: (1) the perceived role of the children in family decision-making in the areas of furniture decisions, automobiles, groceries, etc...., and in vacation decisions, and (2) the relationship between children’s influence patterns and various demographic, socio-economic, and attitudinal variables. Children were perceived to exert minimal influence in the following major decision categories: furniture, major appliances, automobiles, groceries. Kapoor (2001) collected information from families in Delhi in regard to their roles across stages of purchase decision-making for six durables—televisions, refrigerators, washing machines, personal computers, audio systems, and cars. It has been reported children have not been observed to have a large impact on instrumental decisions such as how much to spend.

Thomson, E. S., Laing, A. W. and McKee, L. (2007) observed that children have long been acknowledged as playing an important role within family purchase decisions. A survey of an in-depth interview with parents and children has been conducted, and the completion of a decision mapping tool followed by a family interview. The findings addressed a specific and important aspect of the data, namely the influence behaviour adopted by children during high-involvement family purchase decisions. The children in all of the respondent families were found to have direct influence over the purchases behaviour.

2.4: Literature on Product Involvement & Brand Trust

Product involvement and brand loyalty are two important components believed to explain a considerable proportion of consumer decision making behaviour. Several empirical studies have been reported in various marketing literature to establish relationship between consumer involvement with products and Brand Loyalty (Quester and Lim, 2003; Douglas 2006; Sridharan 2008). The findings of their studies in general postulate that consumers who are more involved with a product category exhibit greater loyalty towards the brand. A few researchers in the field of consumer behaviour view that loyalty is a process of repurchasing which happens due to situational restrictions, lack of feasible alternatives, or out of expediency (Sadasivan K. et al, 2011). The researchers' interest to study the consumer involvement behaviors and brand loyalty has gained momentum in recent years after the publication of two articles by Quester and Lim (2003 and 2005). Quester and Lim (2003) in their empirical observation explained that the relationship between the product involvement and brand loyalty is found to involve different aspect of involvement for different product categories considered in their study. Kiox and David (2003) also support the findings of Quester and Lim by integrating classical theory of involvement, brand loyalty, and commitment (Taylor, 1981). Even in a grocery product purchase setting the outcome of the study corroborates the relationship between involvement and brand loyalty. In a similar study Hoseong (2003) conducted a research to investigate the moderating role of product involvement and brand loyalty. The study further confirms that the consumer loyalty was highly affected by their level of involvement. In Indian context Jain and Sharma(2002) observed that

differences in consumer involvement with the product depends on large number of products and brand related factors viz. consumer risk perception and hedonic value of the product, brand awareness and so on. The findings of the study reveal that consumer involvement differs across different type of products. (Arvind Sahay and Nivedita Sharma, 2010) in a very recent study reported that strong association has been observed between brand name and loyalty. The research indicated a positive as well as significant association among different faces of brand loyalty for cosmetics brands. Another current study conducted by (Sridhar G., 2007) reveals that users of cell phone are highly brand loyal. Buyers of cell phones in their repeat purchase stick to the same brand once they find the brand satisfying all their needs and desires. In marketing terminology the phenomenon can be explained by the concept of risk importance which signifies that consumers in general are risk averse and try to avoid the psychological stress due to mispurchase of the desired brand. It is quite normal for consumers to favour a user friendly cell phone due to the fact that they do not have to pass through new learning and adoption process. In the context of store image study it is also revealed that involvement plays a dominant role in the purchase of private store brand (PSB). The findings corroborate that involvement influences the buying decision and different faces of CIP scales are found to have strong impact on the loyalty behaviour for PSB.

The concept of involvement has been theorized by Krugman (1965) and subsequently the concept is refined by various authors. A substantial research work in the field of involvement have been taken to relate the brand loyalty and commitment behaviour of consumers particularly after two articles published in the journal of marketing and the journal of marketing research by Laurent & Kapferer (1985a , 1985b).However , Taylor (1991) has probably examined initially the relationship between product involvement and brand commitment. Since then a plethora of research articles have been published to relate involvement variables and brand loyalty behavior of consumers for a wide variety of product and services. However Taylor (1991) has probably examined first the relationship between the product involvement and brand commitment.

In the context of the review of literature presented above, several aspects need to be explained for establishing the justification of the present study. In existing literature the concept of narrow categorizers or broad categorizer has received very little attention from the researchers. Highly involved consumers find fewer brands acceptable. Theory posits that narrow categorizers are likely to be more loyal to the brand they purchase for consumption. On the other hand, consumers who are broad categorizers have a large number of brands in their consideration set and they are very likely to be brand switchers. In view of this, it is perfectly logical to incorporate the number of brands the consumers have in their consideration set. So far our knowledge goes previous studies did not incorporate this important variable for predicting brand loyalty behaviour of consumers. This study is undertaken to predict the involvement and brand loyalty behaviour of Indian teenagers who exert considerable pester power on their parents for the purchase of a brand of their choice. We have made a serious attempt to develop a brand influence score (BIS) scale that is reliable as well as valid to discern the relationship between BIS and brand loyalty. We have then sincerely endeavored to incorporate this construct which was not considered by previous researchers working in this area.

In this research work, we have introduced both global as well as multi-dimensional measure to capture the construct involvement to probe which measure is more effective in predicting brand loyalty behaviour of teens.

2.5: Conclusion

A family purchase is considered as one in which all family members of the family are involved in the decision-making process. It seems that time is ripe to explore spousal influence in the decision-making process for different product using various conceptual variable, viz. product involvement and brand trust. Despite the vast literature base, and the abundant research on spousal purchase decision making no research has been found on spousal purchase decision making after incorporating these two major conceptual variables. Gap also exists in the literature concerning how children influence purchase decisions.

Moreover the research gap as well as the growing worldwide competitive market demands that emphasis should be given on the above mentioned issue for helping the marketers to devise the target marketing strategy for better implementation and action.

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Chapter - 3

Methodology and Psychometric Performance of Scales

3.1: Introduction

The preceding chapter provided a review of the literature on the consumer decision-making process. An overview of the consumer decision-making styles was also provided. Individual members of families often serve different roles in decisions that ultimately draw on shared family resources. Some individuals are information gatherers/holders, who seek out information about products of relevance. These individuals often have a great deal of power because they may selectively pass on information that favors their chosen alternatives. Influencers do not ultimately have the power decide between alternatives, but they may make their wishes known by asking for specific products or causing embarrassing situations if their demands are not met. The decision maker(s) have the power to determine issues such as: Whether to buy; which product to buy; which brand to buy; where to buy it; and when to buy. Note, however, that the role of the decision maker is separate from that of the purchaser. From the point of view of the marketer, this introduces some problems since the purchaser can be targeted by point-of-purchase (POP) marketing efforts that cannot be aimed at the decision maker. Also note that the distinction between the purchaser and decision maker may be somewhat blurred: the decision maker may specify what kind of product to buy, but not which brand; the purchaser may have to make a substitution if the desired brand is not in stock; the purchaser may disregard instructions (by error or deliberately). This chapter focuses on the design, performance of the scale and research method utilized in the study. Methodology is an essential part of research in order to find answers to the research objectives that initiate the research and therefore comprises a very important part of any study. In addition, the procedure followed to collect, capture, process, and analyze data is presented. The research approach used in the study is presented below.

3.2: Objectives of the Study

A key focus for researchers exploring the consumer behaviour of the family has been purchase influence. Previous research has concentrated on measuring the relative influence of family members (Belch *et al.*, 1985; Corfman and Lehman, 1987; Beatty and Talpade, 1994). However, this provides little insight into the nature of influence

behaviour. Some researchers (Lee and Collins, 2000; Levy and Lee, 2004) have focused on exploring influence behaviour and the strategies adopted by family members, although there are limitations to this research and a gap exists in the literature concerning how spouse including children influence purchase decisions (Williams and Bums, 2000).

Marketers should comprehend the significance of the family purchase decision making process to segment, target and position the brand in such a manner in order to target the advertising and sales promotion strategies with the objective of reaching and persuading the person making the purchase decision. So many studies have been conducted in the past to assess the relative importance of husband-wife purchase decision making process across different countries having different culture. Studies also have been undertaken to identify the role of children in the purchase decision making process. So far our knowledge goes, very few studies have been addressed by researchers to identify the role of product involvement and brand trust behavior as a moderating variable which is very important to understand the relative influence of husband-wife decision making in a nucleolus family. In our extensive review of literature we have not come across any study that incorporated these two important variables which are supposed to explain a substantial proportion of behavioral typologies of family decision making. In this background, our intension is to explore the impact of these two constructs on the brand choice behavior of married couples.

Moreover, a family purchase was defined as one in which all family members were involved in the decision-making process or consumption. Although the family is of central importance to marketers and consumer researchers. Quantitative research exploring who makes purchase decisions within the family and how much influence family members have has been extensive. (Davis and Rigaux, 1974; Hempel, 1974; Quails, 1982, 1984; Brinberg and Schwenk, 1985; Ekstrom *et al.*, 1987). However, this has meant that little is known about the processes and complexities of family purchasing. The study will mainly concentrate on various issues concerning the degree of spousal influence including children across the decision making process and to investigate the degree of influence in the decision making incorporating the effects of brand trust and product involvement.

In this backdrop the objectives of the study are as listed below:

1. To investigate the relative influence of husband and wife in the family buying decision incorporating the variables listed above.
2. To explore the effects of demographic factors of husband and wives in the decision making process
3. To examine whether the consumption pattern and brand choice behavior of working wives and non-working wives differ significantly.
4. To assess brand loyalty scores across for some selected frequently purchased products.
5. To appraise the role of product involvement and brand trust in the decision making process.
6. To study the influence of children in the purchase decision making and also to assess their Brand Influence Score (BIS).
7. To integrate the findings as stated above and suggest strategies for managerial decision making.

3.3: Rationale of the Study

Family as a consuming and decision making unit is a central phenomenon in marketing and consumer behavior. In the recent past; there has been a further interest in family as a unit of analysis for understanding the roles of different family members which is imperative to target and position a brand in highly competitive market. Research so far as focused mainly on decision outcomes and to a lesser degree on decision processes in family decision making. It is revealed from the literature survey that the effect of several important variables have not been incorporated to explain the purchase behavior of different members of the family including not only the husband and wives but also the role of their offspring's in shaping purchase decision making. A review of research on family consumption and decision making reveals that the prior studies have focused only on the husband and wives, and the role of the children has often been ignored. The three factor interaction namely father-mother-child iterative influence in decision making is more challenging to the researchers working in this field. This study is expected to incorporate some perceptual variables viz. product involvement, brand trust and brand loyalty to explain the behavior of family

members. Keeping in view the objectives of this study, we propose to formulate the following research questions.

3.4: Research Questions

Based on the discussions presented above this study proposes to investigate the following questions:

1. To what extent the decision role vary significantly?
2. Is it possible to identify brands for which autonomic decisions are present in families?
3. Is there any association between higher level of involvement and favoring the same brand in repeat purchase?
4. For which products and services the children play a dominant role to shape the purchasing behavior of their parents?
5. Are the working females' exhibit higher persuasive behaviors than their counterparts?
6. Are demographic variables correlated to purchase behaviour?
7. To what extent the product involvement and brand trust vary significantly among husband and wife for a cross section of products?
8. Is it possible to identify decision making behavior on the basis of product involvement and brand trust?
9. To what extent the responses of husband and wife are similar in nature regarding their role in the decision making?
10. Is it possible to classify the respondents into two distinct groups on the basis of Logistic Regression Model?
11. Is it possible to integrate the findings above and suggest possible managerial implications based on the research work?

3.5: Methodology

3.5.1: Qualitative and Quantitative Approaches

Research methods are defined as the methods of data gathering information from respondents. It is also of the view that methodology is the way in which one makes sense of the object of enquiry. Two research approaches are seen in the research methodology, viz. quantitative and qualitative methods.

Qualitative research establishes the meaning of relationships in terms of influences and actions. It can be used to identify the parameters of a research question or problem and can also be used to develop in-depth information about the nature of interaction. Qualitative research is a paradigm that seeks to discover the meanings that participants attach to their behaviour, how they interpret, and what their perspectives are on particular issues.

In quantitative approach, numbers are often what are considered and these numbers are used in inferential statistics formulae to test the relationship between two or more variables. Researchers who use quantitative research employ experimental methods to test hypothetical generalizations which emphasize the measurement and analysis of causal relationship between variables.

The study makes use of a quantitative research approach. This research method was chosen because quantitative research allows the researcher to examine relationships and differences among variables.

3.5.2: The Sampling Frame

It has been defined that a sample frame is a master list of all the sample units within a population. Shopping malls and shopping centers located within Kolkata and Delhi were used as the sampling frame in the absence of a sampling frame. Moreover, it has also been ensured that the respondents are the user of those products and has say towards purchase decision making.

3.5.3: Pre- Testing Questionnaire

Pre-testing is the trial run of the questionnaires on a small sample of respondents to identify and eliminate potential problems. While preparing for a research instrument

to be used to collect data, there are several mistakes that cannot be easily identified before the actual field work. Conducting a pre-testing study gives an advanced warning to the researcher about where the main research could fail, where research protocols may be followed and even whether the proposed methods or instrument are appropriate or complicated.

It has been noted that pre-testing has a role in ensuring the research instruments as a whole functions well in order to eliminate variation in respondents' understanding and interpretation of the questionnaire in terms of ambiguity. The questionnaire was pre-tested with 30 respondents. Thereafter changes were made to the questionnaire with specific reference to wording, sequence and language.

3.5.4: The Sampling Method

A non-probability convenience sampling procedure was used. Non-probability sampling relies on the personal judgment of the researcher rather than chance to select sample elements and the researcher can arbitrarily or consciously decide what elements to include in the sample. This sampling method was adopted, because it was economical and less time-consuming for the researcher to collect data.

Phase I: Pilot study has been defined as a small version of the full study. The research was conducted in two phases. In phase I, two focus group discussions were conducted in Kolkata and Delhi to identify the decision making behavior. The respondents were asked to report the products for which the major decision is taken by the husband or the wife. Since the decision making is likely to vary among the wives who are employed as well as the wives who take care of their offspring. The group was selected to represent the population as far as possible. The first group of consumers was chosen from Kolkata population ($n=12$). The second group consisted of persons who hail from Delhi population ($n=12$). The Kolkata and Delhi metro were selected only because of convenience and constraints of financial resources. The participants were provided with high tea to persuade them to take part in the focus group discussion. The focus group discussion revealed that products like detergent, kitchenware etc. involve autonomic decision making where wives play the dominant

role. On the other hand, the purchases of brands like automobile, digital camera etc. are predominantly influenced by the husbands.

Phase II: In phase II, part of the methodology, it has been tried to identify a cross section of stimulus products in consultation with the participants keeping in view their relative roles in the brand choice behavior. It is very difficult to develop a precise scale which can exactly identify the relative roles of husband and wife in the purchase decision making process. To avoid any sort of complication and response bias, it has been simply asked to give their response on a Likert Scale, starting with Husband mainly and ending with wife mainly. The same questionnaire was applied after selecting the stimulus products to a sample of twenty four respondents out of which twelve participants were males and twelve participants were females. The questionnaires were administered by separating the groups and the respondents were given twenty minutes for giving response on some brands selected after a thorough brainstorming session. The stimulus products selected were: Furniture, detergent, Home decor, and digital camera. Interestingly the studies reveal that in seventy four percent cases the responses of husband and wife were similar.

We have chosen a methodology which is generally adopted in conducting descriptive research. In addition to presenting the various measures of central tendencies, we have adopted parametric method to find out significant differences between the two independent samples. Apart from this, multiple regressions is employed to determine the group membership as well as the beta coefficients along with other measures to establish the fit of the model. The data for the study were gathered from Kolkata and Delhi during the period September 2014 to August 2015. A convenience sample was selected and eight hundred questionnaires have been sent and out of which six hundred and forty one questionnaires completed in full respects were obtained. Before registering their responses, the respondents were asked about their product involvement with regard to the stimulus products chosen for the study. Hence, although the total number of valid responses turned out to be 641, the numbers varied on gender lines due to varying degree of involvement with the decision making process for the particular product e.g. for detergent the number of male responses is found to be 29, but in case of automobile it is much higher at 32. The respondents

were asked to give their response for two product categories since the length of the questionnaire administered contained multiple categories which require more time to comprehend the questions before providing responses. The respondents were approached when they were in relatively in a relaxed frame of mind having finished their shopping and encountered near fast food corners, restaurants inside the shopping mall etc. The respondents were given a good quality gel pen for participating in the study. After comparing the responses of husbands and wives, six hundred and forty-one questionnaires were retained for subsequent analysis.

This research work makes an attempt to describe the attitudinal behavior of the respondents for their respective purchasing patterns. After identifying the relevant attributes and dimensions of purchase decision and purification of the measurement items, the data for the study were derived from consumer belonging to a cross section of population using a convenience sample of respondents. This was done using a survey with the help of a structured questionnaire. Due to the large coverage of the survey area which stretched across cities and towns as distant as Kolkata and Delhi, the study covered a cross section of respondents based on the convenience sampling technique. This was done keeping in mind the logistic related constraints of deploying manpower in various cities and towns across two major metros to contact the respondents and collect the data.

3.5.6: The Target Population

The target population is defined as the totality of cases that conform to some designated specifications. For the purpose of this study, the population included both males', females' and kids', ranging between 11 - 47 years, from Kolkata & Delhi metropolitan city.

The reason for such an inclusion in terms of age was based on international research which found that this segment of the population have a high purchasing power. It has been revealed from the prior study that these age categories have the mental and cognitive capacities to respond to a questionnaire used.

3.5.7: The Sample Size

The study used a sample size of 641 respondents because this was adequate to make a good representation of respondents. The sample size is consistent with past studies conducted for this type of research work.

The data were collected from the two major metros: New Delhi and Kolkata. The study administered questionnaires to 800 respondents across the various locations. Out of 683 responses obtained (through internet, direct mail and personally administered questionnaire), 42 responses were rejected due to errors of omission and commission bringing down the total figure of valid responses to 641. It took almost one year, the period beginning September 2014 to August 2015, to gather all the responses as in many cases reminders had to be sent to generate responses. Scale items were developed from reviewing prior literature and were further refined by conducting reliability and validity tests frequently applied in marketing and psychometric research conducted in this area.

3.5.8: Sample Description and Psychometric Performance of Scales

In addition to employing factor analysis and multiple regressions, other parametric and non-parametric statistical tools were also employed depending on the nature of the data. A brief description of the profile of respondents is given in the subsequent analysis.

Table- 3.1
Demographic Profile of Sample Respondents

3.1.1: Age of the Respondents (Years)			3.1.2: Gender of the Respondents		
Categories	Frequency	Percentage	Categories	Frequency	Percentage
Up to 25	72	11	Husband	318	49
26-30	109	18	Wife	325	51
31-35	173	27	Total	641	100.00
36-40	197	30			
41-45	58	10			
46 & Above	32	4			
Total	641	100.00			
3.1.3: Education of the Respondents			3.1.4: Respondents Monthly Family		

			Income		
Categories	Frequency	Percentage	Categories	Frequency	Percentage
10 th Std	63	9	Up to 20000	83	12
12 th Std	58	9	20001-40000	86	13
Graduate	218	35	40001-60000	193	30
Post Graduate	112	18	60001-80000	120	18
Professionally Qualified	190	29	80001 & Above	159	24
Total	641	100.00	Total	641	100.00
3.1.5: Family size of the Respondents			3.1.6: Family Structure of the Respondents		
Categories	Frequency	Percentage	Categories	Frequency	Percentage
Up to 3	297	46	Nuclear Family	377	41
4-5	243	37	Joint	264	59
6 & Above	101	15	Total	641	100.00
Total	641	100.00			
3.1.7: Working Status of the Respondents			3.1.8: Year of Marriage of the Respondents		
Categories	Frequency	Percentage	Categories	Frequency	Percentage
Husband Mainly	267	41	Less than 5 years	61	10
Wife Mainly	11	2	5-10 years	263	41
Both Working	363	56	11-15 years	261	41
Total	641	100.00	16-20 years	29	4
			More than 20 years	27	4
			Total	641	100.00

Source: Primary Data

The data have been collected mainly from respondents belonging to A1A2 as well as E1E2 class of the social stratification scale as developed by Market Research Society of India (MRSI) which is mostly followed by the researchers doing research with different social classes in India particularly by the marketing research practitioners as well as academicians. In order to understand the profile of the respondents, two important explanatory variables have been considered along with the age, gender and income of sample respondents.

3.5.9: Data Collection and Measuring Instrument

The study employed a self-administered survey to conduct the study. It has been revealed that a survey is more flexible and opportunities for interviewer cheating are greatly reduced. The study used structured questionnaires to collect data and the method was chosen for its versatility, as well as the accuracy of the data, since every respondent was asked the same questions.

It is of the view that the researcher, in a structured questionnaire, specifies in detail what is to be observed and how the measurements are to be recorded. A structured questionnaire reduces the potential for observer bias and enhances the reliability of the data. The questionnaire developed was based on closed-ended and Likert scales adapted from previous research studies. The questions were developed on a 5-point Likert scale, anchored with 5 denoting strongly agree, 3 denoting moderately agree and 1 denoting strongly disagree.

Section A consisted of questions related to consumer decision-making styles. Section B comprised seven demographic variables viz., gender, age, marital status, qualification and income.

The respondents were interviewed after they had agreed to answer so that valid measures of the purchase intention and decision making power “could be elicited”. The survey took place at various times of the day and on various days of the week. Students of marketing who were trained in fieldwork interviews conducted the interview and the online questionnaire method was also used to collect the data through the email and various social media.

3.5.10: Data Preparation

Data preparations are classified in to three parts, viz. field work, editing and coding. Field work is a method on how to deal with field editing for incomplete questionnaires while the interviews were still in progress. The editing is the review of the questionnaires with the objectives of increasing accuracy and precision. It is defined in the literature that the coding is a technical process whereby codes are assigned to the respondents' answer prior to their tabulation. The code includes an indication of the column position (field) and data record it will occupy. For example,

gender of respondents may be coded as 1 for females and 0 for males for the research work.

3.5.11: Statistical Analysis

The following statistical analysis was used in the study in order to draw conclusions based on the empirical research findings. Descriptive and inferential statistics were used for the study. Descriptive statistics were used in assessing the composition of the sample and inferential statistics were employed in order to make inferences about the population.

3.5.11.1: Descriptive Statistics

It has been described that the descriptive statistics is the distribution of responses on a variable, including measures of central tendency such as mean, median and mode measures of the spread or variation in the distribution such as range, variance and standard deviation. The frequency distribution is defined as a graphical or tabular representation of the data obtained, in which the values of a variable are plotted against the number of times of occurrences. Frequency distribution for categorical data is easy to produce since the numbers represent categories and the researcher has to count the number of people in each category and represent this graphically. The frequency distribution indicates how popular the different values of the variable are among the unit of analysis. Frequency distributions are used to analyze the survey data in the current study as shown in section B of the questionnaire. The descriptive analysis is reported in following section.

Cross Table: Brand Trust & Working Status

Product: Durable

Table: 3.2

Descriptive								
BTT	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
0	34	11.0000	3.73355	.64030	9.6973	12.3027	5.00	21.00
1	30	12.1333	3.96305	.72355	10.6535	13.6132	5.00	20.00
Total	64	11.5312	3.85437	.48180	10.5685	12.4940	5.00	21.00

Table:3.3

ANOVA					
BTT		Sum of Squares	df	Mean Square	F
Between Groups		20.471	1	20.471	1.386
Within Groups		915.467	62	14.766	
Total		935.938	63		

Cross Table: Brand Trust & Gender**Table: 3.4**

Descriptives								
BTT	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean			
					Lower Bound	Upper Bound	Minimum	Maximum
0	34	10.8438	3.91943	.69286	9.4306	12.2569	5.00	20.00
1	30	12.2188	3.72207	.65798	10.8768	13.5607	5.00	21.00
Total	64	11.5312	3.85437	.48180	10.5685	12.4940	5.00	21.00

Table: 3.5

ANOVA					
BTT		Sum of Squares	df	Mean Square	F
Between Groups		30.250	1	30.250	2.071
Within Groups		905.687	62	14.608	
Total		935.937	63		

3.5.11.2: Correlation Analysis

The correlation is defined as the simplest way to understand the association between two metric variables. Relationship is a consistent and systematic link between two or more variables. The study adopted Pearson correlation coefficient to measure the degree of linear association of two categories. Correlation ranges from -1.00 to +1.00, and the value of -1.00 represents a perfect negative correlation while +1.00 represents a perfect positive correlation. The correlation analysis is reported in required section of the study.

3.5.11.3: Factor Analysis

Factor analysis is a statistical method used to describe variability among observed variables in terms of fewer unobserved variables called factors. The information gained about the interdependencies can be used later to reduce the set of variables in a dataset. The purpose of factor analysis is for detecting underlying patterns of correlation in data, i.e., for grouping the variables and for reducing a large number of variables to a smaller number of components. For these reasons the study adopted a factor analysis technique with principal components analysis and varimax rotation procedure. The next step in the process is to calculate factor loadings, presenting the significance of each variable within the factor category. It is of the view from the prior literature that factor loadings value of 0.30 is considered to be significant, while a factor loadings of 0.50 is considered very significant. Therefore, within the context of this study, the factors were considered significant if the factor loadings were above the value of 0.50.

Table: 3.6
Product: Automobile

Items	Rotated Component Matrix							Chronbach's Alpha	
	Component								
	1	2	3	4	5	6	7		
C1	.658							.682	
C2	.673			.370					
C3	.737								
AFF1		.705		.328				.632	
AFF2			.908						
AFF3			.770						
CON1			.328	.871				.612	
CON2				.712					
CON3				.757		.34			
RI1				.739				.642	
RI2				.699					
RI3				.676			.312		
RP1		.332			.792	.336		.637	
RP2					.818				

Items	Rotated Component Matrix							Chronbach's Alpha	
	Component								
	1	2	3	4	5	6	7		
RP3					.787				
INV1						.638		.596	
INV2						.659			
INV3	.316					.713			
BT1							.767		
BT2							.823	.612	
BT3							.645		
BT4							.601		
BT5							.679		
Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization.									

Note: C represents cognitive loyalty; AFF represents affective loyalty; CON represents connative loyalty; RI: Risk Importance; RP: Risk Probability; INV: Involvement; & BT: Brand Trust.

Table: 3.7
Product: Children Education

Items	Rotated Component Matrix							Cronbach Alpha	
	Component								
	1	2	3	4	5	6	7		
C1	.631							.662	
C2	.693					.390		.622	
C3	.719								
AFF1		.695		.308					
AFF2			.658					.652	
AFF3			.710						
CON1		.328	.771					.602	
CON2			.739						
CON3			.757	.709		.346			
RI1					.692			.617	
RI2					.649			.696	
RI3					.616				
RP1									
RP2	.352				.618			.696	
RP3					.687				
INV1						.608			

Items	Rotated Component Matrix							Cronbach Alpha	
	Component								
	1	2	3	4	5	6	7		
INV2						.579		.632	
INV3						.613			
BT1							.667		
BT2							.623		
BT3							.615		
BT4							.671		
BT5							.639		
Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization.									

Note: C represents cognitive loyalty; AFF represents affective loyalty; CON represents connative loyalty; RI: Risk Importance; RP: Risk Probability; INV: Involvement; & BT: Brand Trust.

Table: 3.8
Product: Detergent

Items	Rotated Component Matrix							Cronbach Alpha	
	Component								
	1	2	3	4	5	6	7		
C1	.591							.652	
C2	.633					.310			
C3	.619								
AFF1		.625						.612	
AFF2		.648							
AFF3		.610							
CON1		.328	.671					.662	
CON2			.639						
CON3			.657			.376			
RI1				.609				.632	
RI2				.629					
RI3				.636					
RP1					.672			.597	
RP2	.332				.628				
RP3					.637				
INV1						.618		.676	
INV2						.679			
INV3						.693			
BT1							.607	.622	

Items	Rotated Component Matrix							Cronbach Alpha	
	Component								
	1	2	3	4	5	6	7		
BT2		.348					.643		
BT3							.675		
BT4							.681		
BT5							.669		
Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization.									

Note: C represents cognitive loyalty; AFF represents affective loyalty; CON represents connative loyalty; RI: Risk Importance; RP: Risk Probability; INV: Involvement; & BT: Brand Trust.

3.5.11.4: Reliability

Reliability refers to the extent to which a scale produces consistent results if repeated measurements are made. It has been defined in the literature that the coefficient alpha is a measure of the internal consistency of a measurement/test and it shows the degree to which all the items in a measurement/test measure the same attribute.

It has been suggested in the literature that the reliability analysis on measurement instruments in empirical research is essential, because empirically validated scales can be used directly in other studies in the field for different population and for longitudinal studies.

The study made use of the Cronbachs' alpha technique in establishing the reliability of the instrument. A reliability benchmark value of 0.60 and above was used in the study. Cronbachs' alpha statistics were also undertaken on the seven dimensions of consumer decision-making styles to ensure that there were satisfactory levels of internal consistency in terms of reliability.

3.5.11.5: Validity

Validity is the strength of conclusions, inferences or propositions. The validity is the “best available approximation to the truth or falsity of a given inferences, proposition or conclusion”. In other words, do the differences in the dependent variable found through experimental manipulations of the independent variables really reflect a

cause-effect relationship? Three types of validity tests were considered in this study, namely, content, construct, and discriminant validity.

A measure has content validity if there is general consensus among researchers that the instrument includes items that cover all aspects of the variables measured. It is not numerically evaluated but subjectively assessed by researchers. It has been pointed out from the prior literature that if the instrument contains a representative sample of the universe of subject matter of interest, then content validity is deemed to be good. The pilot study was conducted to perform content validity, after which changes were made to the questionnaire.

Construct validity addresses the question of what construct or characteristic the scale is, in fact, measuring. A measure is valid when the differences of observed scores reflect true differences on the characteristic one is attempting to measure. It is stated that construct validity can be viewed as the extent to which variables under investigation are completely and accurately identified prior to hypothesizing any functional relationships. The study performed construct validity by computation of the Chronbachs' alpha coefficient for the scale and sub-dimensions of the scale.

In addition factor analysis was also undertaken on each of the seven constructs to determine the percentage of variance that was explained by each factor.

Discriminant validity is determined when a variable does not correlate with other constructs from which it is supposed to differ. It involves demonstrating a lack of correlation among differing constructs. Within the context of this study, the discriminant validity was measured by applying Pearson's correlation coefficients.

**Table: 3.9
Product: Automobile**

Model Summary					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.61	.578	.535	1.66101	1.799
a. Predictors: Working Status, Automobile, Affective Loyalty, Gender, Conative Loyalty Cognitive Loyalty					
b. Dependent Variable: Involvement					

Table: 3.10

ANOVA						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	6975.980	6	1162.663	421.413	.000 ^a
	Residual	160.020	58	2.759		
	Total	7136.000 ^b	64			

a. Predictors: Working Status, Automobile, Affective Loyalty, Gender, Conative Loyalty Cognitive Loyalty

b. Dependent Variable: Involvement

Table: 3.11

Coefficients								
Model		Unstandardized Coefficients		Standardized Coefficients		t	Sig.	95% Confidence Interval for B
	B	B	Std. Error	Beta			Lower Bound	Upper Bound
1	Cognitive Loyalty	.067	.135		.072	.497	.021	.203 .337
	Affective Loyalty	.815	.121		.891	6.715	.000	.572 1.059
	Conative Loyalty	.070	.141		.065	.500	.019	.211 .352
	Automobile	.024	.570		.001	.041	.007	1.164 1.117
	Gender	1.108	.499		.004	2.220	.010	2.108 .109
	Working Status	.148	.222		.019	.669	.006	.295 .592

a. Dependent Variable: Involvement

Table: 3.12

Model Summary						
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson	
1	.590	.540	.511	3.18048	1.819	

a. Predictors: Risk importance, Automobile, Working Status, Gender, Conative Loyalty, Risk Importance, Affective Loyalty, Cognitive Loyalty

b. Dependent Variable: Brand Trust

Table: 3.13

ANOVA								
Model		Sum of Squares		df	Mean Square		F	Sig.
1	Regression		8879.535	8		1109.942	109.727	.000 ^a
	Residual		566.465	56		10.115		
	Total		9446.000 ^b	64				

a. Predictors: Risk importance, Automobile, Working Status, Gender, Conative Loyalty, Risk Importance, Affective Loyalty, Cognitive Loyalty

b. Dependent Variable: Brand Trust

Table: 3.14

Coefficients									
Model	Unstandardized Coefficients			Standardized Coefficients		t	Sig.	95% Confidence Interval for B	
	B	Std. Error	Beta					Lower Bound	Upper Bound
1	Cognitive Loyalty	.242	.281		.225	.863	.012	.320	.805
	Affective Loyalty	.496	.267		-.471	1.859	.008	1.030	.039
	Conative Loyalty	.864	.272		.698	3.178	.002	.319	1.409
	Automobile	1.297	1.110		.057	1.168	.004	.927	3.521
	Gender	.717	.965		.042	.742	.001	1.217	2.651
	Working Status	.337	.450		.038	.749	.007	.565	1.240
	Risk Importance	.195	.173		-.207	1.129	.264	.541	.151
	Risk probability	.705	.275		.632	2.561	.013	.154	1.257

a. Dependent Variable: Brand Trust

In another part of the thesis, the objective is to relate the teenager's product involvement and brand trust behavior incorporating the various demographic factors. In this research work, factor analysis is employed to establish scale dimensionality. In addition to this, multiple regression analysis is employed to assess the importance of different variables in predicting the brand trust of teenagers considered in our study.

Regression analysis is also employed to ascertain the predictive validity of the proposed measure of involvement and brand trust. Highly involved consumers find fewer brands acceptable (narrow categorizers) and tend to be more loyal. On the other hand brand switchers are likely to have more brands in their consideration set (broad categorizers) that are likely to be less loyal to their brands.

Teenagers play a significant role in deciding the brands they purchase for themselves as well as they shape the brand choice behaviour for other brands purchased for family consumption which are technically known as pester power. In our study, we have developed a seven item five point scale to measure the Brand Influence Score (BIS) of teenagers which is likely to influence the brand trust of teenagers. The detailed methodological procedures followed in our study are briefly discussed in the subsequent discussions.

3.12: Scale Development

While developing the scale to measure the involvement construct, we have followed the recommended scaling procedures which are very commonly found in psychometric literature (Nunnally, 1978). Following Churchill's (1979) suggestion, we generated a pool of items for each facets from different involvement scales developed by Laurent and Kapferer (1995b), Jain and Srinivasan (1990), Lastovicka and Gardner (1979), Traylor and Joseph (1984) and Zaichkowsky (1985). In addition to the above, a preliminary in-depth discussion with a sample of respondents (n=21) pursuing management programme was also an important source from which we generated a few other items (Bhattacharya, 2000).

Altogether, 17 five point semantic differential items were initially developed to reflect the involvement and brand trust. These items were then judged for content validity by a small panel of experts resulting in 12 semantic differential statements. The panel comprised of both academicians and marketing professional is having adequate knowledge in this field. These 17 items were then administered to an initial sample over two products categories per student.

Following suggestions of Zaichkowsky (1985) and Gaski and Etzel (1986), statements with items to total correlation (within each component) of $r = 0.50$ or more were

retained. In this process four more items were dropped and finally 8 items were retained to measure teens' involvement and brand trust behaviour.

Data for the teen's behaviour are obtained from a convenience sample of 181 teens drawn from the two major metros in India. In addition to meeting the socio-demographic criteria, the choice of the convenience sample is made so that the teenagers have to be a user of the product on which their responses are sought. Due to financial constraint, it was not feasible for us to adopt a probability sampling technique. Convenience sample, though not very scientific, helps in getting over this limitation. Moreover, since our objective is to determine the degree of involvement and their influence on the teenagers' loyalty behavioral aspect and no generalizations about the sample teenagers were envisaged, a convenience sample was considered adequate for this study. The sample size was not very large but previous research in this area also conducted similar type of studies covering a sample size ranging from 150 to 250 in most of the cases. The data for the study was collected from different schools by personally administering the questionnaire. The respondents were given a complementary gel pen as a token gift for participating in the study.

3.13: Selection of Stimulus Products

In our present study, a good deal of exploratory work has been done to select the products to be included in the study. While selecting the stimulus products for the study we have considered some important issues. First, the individual considered for the interview has a user of the products for which his/her response is sought. Secondly, products are deliberately chosen to represent contrasting profiles on various dimensions of involvement associated with the product. The final list of products retained for this study is done through a series of qualitative in-depth interviews with the teenagers.

3.14: Psychometric Performance of the Scale

The three-item involvement scale and 5 items brand trust scale was initially administered to a sample of respondents to assess the reliability and validity of the proposed measure where each respondent had to give response on two product categories. We have computed internal consistency reliability by Cronbach's alpha as

well as by test-retest reliability. It is quite evident from the table that the reliability coefficients are reasonably high and it can be concluded that the scale which we intend to use in our study possesses sufficient degree of internal consistency despite a small number of items in each scale. It has to be remembered that consistency is a necessary but not sufficient condition for validity (Nunnally, 1978). Therefore, in the subsequent discussion we address this important issue in detail. The assessment here will begin with construct validity, which refers to the extent to which the hypothetical, unobservable construct of interest correspond to the purported measure of it (Peter, 1981). In order for a measure to have construct validity, each of the measurement items must relate to the characteristics of the construct, and each item must be free from contamination by elements of other constructs. These two requirements are operationalised by two validity tests, viz. (a) Content Validity and (b) Scale Dimensionality. These two issues are briefly addressed below:

3.14.1:Content Validity

When a test is constructed so that its content of term measures what the whole test claims to measure, the test is said to have content or circular validity. It was done essentially by a systematic examination of the items included by researchers while capturing the domain of the construct. In addition to this, initial scale items were judged by a small sample of experts who expressed that these items could be used to capture the domain of the construct. Moreover, statistical tests also have been applied to ensure content validity. In our study, the level of internal consistency measured by Cronbach's alpha provided sufficient evidence for the content validity.

3.14.2: Scale Dimensionality

The scale dimensionality may be reviewed via factor analysis which is a collection of mathematical procedures for determining which variables belong to which factor or underlying construct. Through factor analysis, specific expectations concerning the number of factors and their loadings are tested on sample data. Campbell (1960) and Nunnally (1978) suggest that each scale should measure a single facet if it is considered to have construct validity. Discriminant validity, on the other hand, represents the distinctiveness of each scale vis-à-vis others. To test simultaneously

construct and discriminant validity, we conducted a factor analysis of the items using samples for two different product categories.

With a few notable exceptions, the scale items loaded on the factors they were supposed to measure. Apart from this, for other applications, factor analysis led to the results we expected one factor per item, all items from an antecedent on the same factor, one factor per antecedent.

The results of factor analysis presented in **Tables-3.15a and Table-3.15b**, amply demonstrate that the proposed measure is not contaminated with elements from the domain of other constructs or error. The systematic extraction of two factors can be interpreted as supportive evidence of construct validity.

Table-3.15a

Table-3.15b
Factor Analysis Results

Product: Vacation Choice			Product: Computer		
Items	F1	F2	Items	F1	F2
INVT 1		.791	INVT 1		.649
INVT 2		.803	INVT 2		.812
INVT 3		.722	INVT 3	.374	.746
BT 1	.740		BT 1	.713	
BT 2	.749		BT 2	.703	
BT 3	.857		BT 3	.786	
BT 4	.831		BT 4	.779	
BT 5	.834		BT 5	.626	

Loadings above 0.30 are reported.

Loadings above 0.30 are reported.

3.15: Conclusion

This research work aims to provide an in-depth understanding of the family purchase decision making process through quantitative methods which included the whole family, and emphasised the role of children as active participants. A structured questionnaire has been used to collect data from the spouses as well as from the population of teenagers. More specifically, the study performs constructs validity by computation of the Chronbach's alpha coefficient for the scale and sub-dimensions of the scale. The scale dimensionality has been reviewed by factor analysis. Regression

analysis is also employed to ascertain the predictive validity of the proposed measure. An exploratory work is considered to select the products to be included in the study. Data for the survey are obtained from a convenience sample drawn from the two major metros in India.

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Chapter - 4

Antecedents of Spousal Purchase Decision Making: A Quantitative Approach

4.1: Introduction

One of the primary objectives of people in the field of marketing is to identify the person who primarily decides which brand would be purchased for consumption by the family members and also to know the relative influence of various members in the family be it a nuclear family or an extended family. In fact the marketers try to understand how the decision about favoring a particular brand is formed and who exactly influence it. It is quite imperative to know the role played by different members of the family for varying product categories to formulate marketing and communication strategies. In this research paper an endeavor is made to discern the role played by the husband, wives as well as their children in the decision making process. An attempt has been made to identify the relative influence of different members of the family in the purchase decision making process including the children who exert dominant pressure on their parents to buy a particular brand for some product categories with which their level of involvement is very high. In the foregoing sections the discussions would concentrate on the role of the husband, wife and children. In this study, a serious attempt has been made to identify the relative influence of different members of the family in the purchase decision making process for diverse product categories. The role of spouse in the decision making has changed considerably over the years due to the growing level of education, large number working women in a family and the dominance of children in the decision making due to increasing awareness. In the twenty first century a sea change has taken place due to revolutionary changes in the decision making roles by the family members so far as buying is concerned.

The behavior of spouse as well as their children as a member of the family unit has undergone second order change because of information revolution, shift in the family power, and education of the members in the family and also because of the occupation of wives. In this changing environment, the decision making behavior within a family has become very complex and a thorough understanding of the influence of different family members needs to be addressed. In order to better understand the decision making process, it is imperative to include some important perceptual variables like

product involvement, brand trust and brand loyalty have been considered in this study in attempt to describe the family decision making process.

Durable Decision

4.2: Descriptive Statistics & Independent Sample‘t’-Test: Automobiles

The group statistics and mean differences for product automobiles are reported in tables: 4.1 & 4.2. These tables are self explanatory but a few comments need to be given to understand the buying behavior 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 color 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.

Table: 4.1

Group Statistics : Automobiles					
Variables	Gender	N	Mean	Std. Deviation	Std. Error Mean
Involvement	1	32	9.5000	2.27185	.40161
	0	32	11.1250	2.02803	.35851
Brand Trust	1	32	12.2188	3.72207	.65798
	0	32	10.8438	3.91943	.69286

Table: 4.2

Independent Samples ‘t’-Test: Automobiles						
Variables		t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference
Involvement	Equal variances not assumed	-3.018	61.218	.004	-1.62500	.53835
Brand Trust	Equal variances not assumed	1.439	61.835	.045	1.37500	.95551

4.3: Correlation Matrix: Automobile

Table: 4.3
Pearson Correlation Coefficients

Variables	Cognitive Loyalty	Affective Loyalty	Conative Loyalty	Risk Importance	Risk Probability	Involvement	Brand Trust
Cognitive Loyalty	1	.514**	.429**	.532	.548**	.534**	.413**
Affective Loyalty	.514**	1	.331**	.428	.516**	.481**	.461
Conative Loyalty	.429**	.331**	1	.492	.442**	.432**	.495**
Risk Importance	.532	.428	.492	1	.303*	.497	.467
Risk Probability	.548**	.516**	.442**	.303*	1	.556**	.340**
Involvement	.534**	.481**	.432**	.497	.556**	1	.418
Brand Trust	.413**	.461	.495**	.467	.340**	.418	1

Note: ** p<0.000, n= 64

The table: 4.3 report the correlation coefficients among the dependent variables taken onto consideration in our study. 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.

4.4: Multiple Regression Analysis: Automobile

Table: 4.4

Model Summary					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
Factor Regression	.638	.515	.498	1.23732	1.794

Note: (a) Dependent Variable: Involvement, (b): Predictors: Working Status, Conative Loyalty, Cognitive Loyalty, Gender, Affective Loyalty (c): F= 26.398, P<.000

So far as the product automobile is concerned, we find 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 (FMCG) 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.

Table: 4.5

Variables	Coefficients						
	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Colinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
Cognitive Loyalty	1.657	.159	.724	10.442	.000	1.000	1.000
Affective Loyalty	.680	.172	.297	3.952	.370	1.000	1.000
Conative Loyalty	.150	.166	.066	.904	.000	1.000	1.000
Gender	1.071	.391	.236	2.740	.008	1.000	1.000
Working Status	.039	.169	.017	.229	.002	1.000	1.000

Note: Dependent Variable: Involvement

Table: 4.6

Model Summary					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
Factor Regression	.631	.521	.479	.56468	1.894

(a) Dependent Variable: Brand Trust; (b) Predictors: Cognitive Loyalty; Affective Loyalty; Connative Loyalty; Risk Importance; Risk Probability; Working Status; (c) F= 360.028, P<.000

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. Since the study assign males: 0, 1 otherwise. It is revealed that the influence of both, husband and wife, are equally important and carrying the same weightage.

Table: 4.7

Variables	Coefficients						
	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
Cognitive Loyalty	1.902	.073	.494	26.231	.000	1.000	1.000
Affective Loyalty	2.744	.079	.712	34.701	.151	1.000	1.000
Connative Loyalty	1.089	.077	.283	14.119	.001	1.000	1.000
Risk Importance	.732	.081	.190	8.979	.000	1.000	1.000
Risk Probability	1.301	.074	.338	17.489	.000	1.000	1.000
Gender	.304	.195	.040	1.565	.008	1.000	1.000
Working Status	.064	.079	.017	.815	.001	1.000	1.000

Note: Dependent Variable: Brand Trust

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 percentage 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 presented in table:

4.5: Binary Logistic Model: Automobile

Table: 4.8

Classification Table						
Observed		Predicted				Percentage Correct
		Gender		0(Husband)	1(Wife)	
Gender	0 (Husband)		39	7		60.8
	1 (Wife)		10	8		12.5
Overall Percentage						73.3

Note: The cut value is .500

Table: 4.9

Variables	Variables in the Equation						
	B	S.E.	Wald	df	Sig.	Exp(B)	95.0% C.I. for EXP(B)
							Lower Upper
Cognitive Loyalty	.110	.217	.257	1	.000	.896	.586 1.370
Affective Loyalty	.510	.263	3.778	1	.052	1.666	.996 2.787
Connative Loyalty	.377	.232	2.637	1	.001	.686	.435 1.081
Risk Importance	.160	.102	2.447	1	.118	1.174	.960 1.434
Involvement	.561	.230	5.938	1	.005	.571	.364 .896
Brand Trust	.182	.112	2.637	1	.014	1.200	.963 1.494
Working Status	.775	.685	1.277	1	.000	.461	.120 1.766

Note: (a) Variable(s) entered on step 1: Cognitive Loyalty, Affective Loyalty, Connative Loyalty, Risk Importance, Involvement, Brand Trust, and Working Status.

(b) Omnibus Tests: Chi-square significant beyond p<0.001, Cox & Snell R Square: .321, Nagelkerke R Square: .426. (b) Hosmer and Lemeshow Test significant beyond p< 0.493.

Other Decision

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.

4.6: Descriptive Statistics & Independent Sample ‘t’-Test: Children Education

Table: 4.10

Group Statistics: Children Education					
Variables	Gender	N	Mean	Std. Deviation	Std. Error Mean
Involvement	1	32	10.9375	1.75862	.31088
	0	33	9.5455	1.82159	.31710
Brand Trust	1	32	11.5625	2.91755	.51575
	0	33	12.8485	3.08344	.53676

Table: 4.11

Independent Samples ‘t’-Test: Children Education					
Variables	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference
Involvement	3.135	62.999	.003	1.39205	.44407
Brand Trust	-1.728	62.964	.059	-1.28598	.74439

4.7: Correlation Matrix: Children Education

Table: 4.12

Pearson Correlation Coefficients							
	CT	AFT	CONT	RIT	RPT	INVT	BTT
Cognitive Loyalty (CT)	1	.568**	.505**	.502*	.498**	.429**	.420**
Affective Loyalty (AFT)	.568**	1	.453**	.544*	.424**	.589**	.418*
Connative Loyalty (CONT)	.505**	.453**	1	.480	.450**	.416**	.401**
RRisk Importance RIT	.502*	.544*	.480	1	.517*	.446*	.422*
Risk Probability (RPT)	.498**	.424**	.450**	.517*	1	.520**	.468*
Involvement (INVT)	.429**	.589**	.416**	.446*	.520**	1	.571*
Brand Trust (BTT)	.420**	.418*	.401**	.422*	.468*	.571*	1

Note: ** p<0.000 and *p<0.05, n= 65

4.8: Binary Logistic Model: 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.

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 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.

Table: 4.13

Classification Table				
Observed	Gender	Predicted		
		0 (Husband)	1 (Wife)	Percentage Correct
Gender	0 (Husband)	26	7	40.8
	1 (Wife)	5	27	41.4
Overall Percentage				81.5

Note: The cut value is .500

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.

Table: 4.14

Variables in the Equation								
Variables	B	S.E.	Wald	df	Sig.	Exp(B)	95.0% C.I. for EXP(B)	
							Lower	Upper
Working Status	1.333	1.074	1.542	1	.004	3.793	.462	31.113
Family Size	.720	.839	.736	1	.001	2.054	.396	10.643
Cognitive Loyalty	1.499	1.138	1.736	1	.018	4.477	.482	41.612
Affective Loyalty	1.938	1.038	3.482	1	.062	.144	.019	1.102
Connative Loyalty	.277	.681	.165	1	.684	.758	.199	2.882
Risk Probability	3.337	1.133	8.676	1	.003	.036	.004	.327
Involvement	4.368	1.290	11.473	1	.001	8.879	6.299	87.683
Risk Importance	.722	.625	1.334	1	.248	.486	.143	1.654
Brand Trust	2.131	.821	6.733	1	.009	.119	.024	.594

Note: Variable(s) entered on, step 1: Working Status Family Size, Cognitive Loyalty, Affective Loyalty, Connative Loyalty, Risk Probability, Involvement , Risk Importance , Brand Trust.

Note: (a) Omnibus Tests: Chi-square significant beyond p<0.002, Cox & Snell R Square: .507, Nagelkerke R Square: .676. (b) Hosmer and Lemeshow Test significant beyond p< 0.450.

4.9: Multiple Regression Analysis

Table: 4.15

Model Summary						
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson	
1	.556	.514	.468	1.0288180	1.833	

Note: (a) Dependent Variable: Involvement, (b): Predictors: Working Status, Conative Loyalty, Cognitive Loyalty, Gender, Affective Loyalty, Family Size; (c): F= 29.298, P<.000

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 buyers 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.

Table: 4.16

Coefficients						
Variables	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics
	B	Std. Error	Beta			Tolerance VIF
Cognitive Loyalty	.452	.065	.198	6.926	.000	1.000 1.000
Affective Loyalty	.329	.065	.144	5.033	.325	1.000 1.000
Connative Loyalty	.498	.065	.218	7.628	.000	1.000 1.000
Family Size	.313	.065	.137	4.790	.000	1.000 1.000
Working Status	.951	.065	.416	14.557	.000	1.000 1.000
Gender	.350	.261	.176	1.342	.025	1.000 1.000

Note: Dependent Variable: Involvement

Table: 4.17

Model Summary					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.547	.461	.427	1.03586505	1.891

a) Dependent Variable: Brand Trust; (b) Predictors: Cognitive Loyalty; Affective Loyalty; Connative Loyalty; Risk Importance; Risk Probability; Working Status, Family Size; (c) F= 371.028, P<.000

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. 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.

Table: 4.18

Model	Coefficients			t	Sig.	Collinearity Statistics	
	B	Unstandardized Coefficients	Standardized Coefficients			Tolerance	VIF
Cognitive Loyalty	.714	.078	.312	9.187	.001	1.000	1.000
Affective Loyalty	.640	.078	.319	8.238	.000	1.000	1.000
Connative Loyalty	.370	.078	.184	4.743	.730.	1.000	1.000
Risk Importance	.419	.078	.208	5.371	.694	1.000	1.000
Risk Probability	.640	.078	.319	8.238	.000	1.000	1.000
Gender	.370	.078	.184	4.743	.000	1.000	1.000
Working Status	.419	.078	.208	5.371	.000	1.000	1.000
Family Size	.491	.276	.244	1.779	.011	1.000	1.000

Note: Dependent Variable: Brand Trust

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 favored by them. The differences are statistically significant beyond p<.011.

FMCG Decision

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. The group statistics and mean differences for product automobiles are reported in tables: 4.19 & 4.20. These tables are self explanatory but a few comments need to be given to understand the buying behavior of husband and wife. Prior studies report that the wives exert influence to select a brand to be purchased. The mean values of both involvement and brand trust are 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.

4.10: Descriptive Statistics & Independent Sample‘t’-Test: Detergent

Table: 4.19

Group Statistics_Detergent					
	Gender	N	Mean	Std. Deviation	Std. Error Mean
INVT	1	32	10.5862	1.52403	.28300
	0	29	9.4375	1.88265	.33281
BTT	1	32	15.2812	5.21928	.92265
	0	29	14.1724	4.14099	.76896

Table: 4.20

Independent Samples‘t’-Test: Detergent						
		t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference
INVT	Equal variances not assumed	-2.629	58.295	.011	-1.14871	1.43687
BTT	Equal variances not assumed	1.923	58.026	.049	1.10884	1.20108

4.11: Correlation Matrix: Detergent

Table: 4.21

Pearson Correlation Coefficients							
Variables	CT	AFT	CONT	RIT	RPT	INVT	BTT
Cognitive Loyalty (CT)	1	.500**	.538**	.490*	.412**	.540**	.331**
Affective Loyalty (AFT)	.500**	1	.582**	.479*	.457**	.503**	.447*
Connative Loyalty (CONT)	.538**	.582**	1	.162	.413**	.441**	.389*
Risk Importance (RIT)	.490*	.479*	.162	1	.316*	.568*	.548*

Risk Probability (RPT)	.412**	.457**	.413**	.316*	1	.539**	.415*
Involvement (INVT)	.540**	.503**	.441**	.568*	.539**	1	.305*
Brand Trust (BTT)	.331**	.447*	.389*	.548*	.415*	.305*	1

Note: ** p<0.000 and *p<0.05, n= 61

4.12: Multiple Regression Analysis: Detergent

Table: 4.22

Model Summary					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.671	.594	.517	1.19964	1.786

Note: (a) Dependent Variable: Involvement, (b): Predictors: Working Status, Conative Loyalty, Cognitive Loyalty, Gender, Affective Loyalty (c): F= 16.098, P<.000

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 centered on the females to persuade them for favoring 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.

Table: 4.23

Model	Coefficients						
	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
Cognitive Loyalty	.299	.306	.117	.978	.332	1.000	1.000
Affective Loyalty	.514	.114	.556	4.513	.000	1.000	1.000
Connative Loyalty	.081	.094	.096	.854	.097	1.000	1.000
Gender	.813	.312	.227	2.603	.012	1.000	1.000
Family Size	.366	.321	.099	1.140	.259	1.000	1.000
Working Status	.332	.062	.227	5.334	.000	1.000	1.000
Family Income	.456	.034	.650	13.384	.000	1.000	1.000

Note: Dependent Variable: Involvement

Table: 4.24

Model Summary						
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson	
1	.631	.398	.318	.82576676		1.809

4 Dependent Variable: Brand Trust; (b) Predictors: Cognitive Loyalty; Affective Loyalty; Conative Loyalty; Risk Importance; Risk Probability; Working Status; (c) F= 36.028, P<.000.

Table: 4.25

Coefficients							
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
Cognitive Loyalty	.504	.140	.504	3.610	.001	1.000	1.000
Affective Loyalty	.172	.122	.172	1.411	.004	1.000	1.000
Connative Loyalty	.133	.124	.133	1.074	.088	1.000	1.000
Risk Importance	.139	.114	.139	1.224	.006	1.000	1.000
Risk Probability	.034	.109	.034	.313	.755	1.000	1.000
Gender	.770	.223	.388	3.459	.001	1.000	1.000
Working Status	.452	.065	.198	6.926	.014	1.000	1.000
Family Income	.365	.030	.494	12.268	.000	1.000	1.000

Note: Dependent Variable: Brand Trust

A separate regression model has also been run to predict the behavior of couples in the context of family decision making. From the table 4.24, 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 behavior of the respondents considered in our study.

4.13: Binary Logistic Model: Detergent

Table: 4.26

			Classification Table			
Observed	Gender	Predicted			Percentage Correct	
		Gender		0 (Husband)		
		1(Wife)				
Step 1	Gender	0(Husband)		17	12	27.8
		1 (Wife)		6	26	42.6
		Overall Percentage				70.5

Note: The cut value is .500

Table: 4.27

Variables in the Equation									
Variables			B	S.E.	Wald	df	Sig.	95.0% C.I.for EXP(B)	
								Lower	Upper
Step 1	Cognitive Loyalty	.960	.665	2.085	1	.049	.383	.104	1.410
	Affective Loyalty	.697	.699	.994	1	.019	2.007	.510	7.897
	Connative Loyalty	.293	.429	.465	1	.495	.746	.322	1.731
	Risk Probability	.148	.357	.172	1	.107	.862	.428	1.737
	Risk Importance	.969	.602	2.591	1	.007	2.635	.810	8.575
	Involvement	1.620	.710	5.203	1	.023	.198	.049	.796
	Rand Trust	.945	.418	5.117	1	.024	2.574	1.135	5.840
	Working Status	.218	.745	.085	1	.015	.804	.187	3.464
	Family Income	.459	.701	.428	1	.013	.632	.160	2.499

Note: Variable(s) entered on, step 1: Working Status Family Income, Cognitive Loyalty, Affective Loyalty, Connative Loyalty, Risk Probability, Involvement , Risk Importance , Brand Trust

Note: (b) Omnibus Tests: Chi-square significant beyond p<0.001, Cox & Snell R Square: .383, Nagelkerke R Square: .464. (b) Hosmer and Lemeshow Test significant beyond p< 0.569.

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 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.

Durable Decision:

4.14: Descriptive Statistics & Independent Sample‘t’-Test: Digital Camera

The group statistics and mean differences for product automobiles are reported in tables: 4.28 & 4.29. These tables are self explanatory but a few comments need to be given to understand the buying behavior of husband and wife. Prior studies report that the husband mainly decide on the brand of digital camera where wives also exert influence to select a particular model and sometimes the color of the product 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.

Table: 4.28

Group Statistics Digital Camera					
	Gender	N	Mean	Std. Deviation	Std. Error Mean
INVT	1	32	9.3438	1.61863	.28614
	0	27	10.7037	1.61280	.31038
BTT	1	32	14.5625	2.75842	.48762
	0	27	15.1481	2.64144	.50835

Table: 4.29

Independent Samples 't'-Test: Digital Camera						
		t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference
INVT	Equal variances not assumed	-3.221	55.407	.002	-1.58565	.42215
BTT	Equal variances not assumed	-1.831	56.055	.049	-1.35995	.70441

4.15: Correlation Matrix: Digital Camera**Table: 4.30**

Pearson Correlation Coefficients							
Variables	CT	AFT	CONT	RIT	RPT	INVT	BTT
Cognitive Loyalty (CT)	1	.509**	.557**	.421*	.581**	.531**	.457**
Affective loyalty (AFT)	.509**	1	.472**	.506	.455**	.441**	.392**
Connative Loyalty (CONT)	.557**	.472**	1	.510*	.444**	.433**	.547**
Risk Importance (RIT)	.421*	.506*	.510*	1	.540*	.412*	.553*
Risk Probability (RPT)	.581**	.455**	.444**	.540*	1	.540**	.386**
Involvement (INVT)	.531**	.441**	.433**	.412*	.540**	1	.486**
Brand Trust (BTT)	.457**	.392**	.547**	.553*	.386**	.486**	1

Note: ** p<0.001 and *p<0.05, n= 59

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 multicollinearity.

4.16: Multiple Regression Analysis: Digital Camera

Table: 4.31

Model Summary					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.61	.59	.561	1.03959237	1.733

(a) **Dependent Variable: Involvement;** (b) **Predictors: Cognitive Loyalty; Affective Loyalty; Conative Loyalty; Gender; Family Income; Working Status;** (c) **F= 26.028, P<.000.**

Table: 4.32

Coefficients							
Variables	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
Cognitive Loyalty	.230	.043	.249	5.411	.000	1.000	1.000
Affective Loyalty	.163	.046	.159	3.535	.000	1.000	1.000
Connative Loyalty	.154	.038	.201	4.082	.007	1.000	1.000
Gender	-.332	.062	-.227	-5.334	.000	1.000	1.000
Family Income	.230	.043	.249	5.411	.001	1.000	1.000
Working Status	.254	.059	.166	4.283	.591	1.000	1.000

Note: Dependent Variable: Involvement

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 work done involving these two variables under different occasions. 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.

Table: 4.33

Model Summary					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.585	.342	.260	2.32918	1.790

4 Dependent Variable: Brand Trust; (b) Predictors: Cognitive Loyalty; Affective Loyalty; Conative Loyalty; Risk Importance, Risk Probability, Gender; Family Income; Working Status; (c) F= 24.028, P<.001

Table: 4.34

Coefficients							
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
Cognitive Loyalty	.452	.065	.198	6.926	.000	1.000	1.000
Affective Loyalty	.329	.065	.144	5.033	.000	1.000	1.000
Connative Loyalty	.498	.065	.218	7.628	.013	1.000	1.000
Risk Importance	.313	.065	.137	4.790	.000	1.000	1.000
Risk Probability	.951	.065	.416	14.557	.009	1.000	1.000
Gender	.434	.065	.190	6.647	.000	1.000	1.000
Working Status	.452	.065	.198	6.926	.392	1.000	1.000
Family Income	.329	.065	.144	5.033	.000	1.000	1.000

Note: Dependent Variable: Brand Trust

4.17: Binary Logistic Model: Digital Camera

Table: 4.35

Classification Table							
Step 1	Observed	Predicted				Percentage Correct	
		Gender					
		0 (Husband)	1(Wife)				
Step 1	Gender	0 (Husband)		32	07	54.23	
		1(Wife)		09	11	18.64	
	Overall Percentage					72.87	

Note: The cut value is .500

Table: 4.36

Variables in the Equation								
Variables		B	S.E.	Wald	df	Sig.	Exp(B)	95.0% C.I.for EXP(B)
								Lower
Step 1	Cognitive Loyalty	.280	.664	.177	1	.004	1.323	.360
	Affective Loyalty	.471	.655	.516	1	.472	.624	.173
	Connative Loyalty	.346	.471	.541	1	.062	1.414	.562
	Risk Importance	.287	.415	.478	1	.009	.751	.333
	Risk Probability	.625	.601	1.080	1	.019	1.868	.575
	Involvement	1.414	.672	4.423	1	.035	.243	.065
	Brand trust	.191	.599	.102	1	.004	1.211	.374
	Working Status	1.092	.634	2.963	1	.015	2.980	.860
	Family Income	.955	.597	2.564	1	.010	.385	.119
	Family Size	.453	.629	.519	1	.471	1.573	.458

Note: Variable(s) entered on, step 1: Working Status Family Income, Cognitive Loyalty, Affective Loyalty, Connative Loyalty, Risk Probability, Involvement , Risk Importance , Brand Trust, Working Status, Family Income, Family Size

Note: (b) Omnibus Tests: Chi-square significant beyond p<0.000, Cox & Snell R Square: .219, Nagelkerke R Square: .286. (b) Hosmer and Lemeshow Test significant beyond p< 0.193326.

Durable Decision:

4.18: Descriptive Statistics & Independent Sample‘t’-Test: Furniture

The group statistics and mean differences for product automobiles are reported in tables: 4.3.7 & 4.38. These tables are self explanatory but a few comments need to be given to understand the buying behavior of husband and wife. Prior studies report that the husband and wives exert influence to select a particular brand design of the furniture to be purchased. The mean values of both involvement and brand trust are almost equal for the husbands and the differences of means are not found to be highly significant suggesting the dominant role played by the husbands and wives jointly in making a purchase decision.

Table: 4.37

Group Statistics Furniture					
	Gender	N	Mean	Std. Deviation	Std. Error Mean
INVT1	1.00	32	13.387	1.7531	.41323
	.00	34	12.589	1.6937	.39270
BTT	1.00	32	14.093	2.8552	.50473
	.00	34	15.588	3.3131	.56820

Table: 4.38

Independent Sample 't'-Test: Furniture						
		t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference
INVT1	Equal variances not assumed	1.041	62.831	.047	1.00217	.179
BTT	Equal variances not assumed	1.966	63.523	.028	1.49449	.76000

4.19: Correlation Matrix: Furniture**Table: 4.39**

Pearson Correlation Coefficients							
	CT	AFT	CONT	RIT	RPT	INVT	BTT
Cognitive Loyalty (CT)	1	.627**	.649**	.022	.492**	.508**	.242
Affective Loyalty (AFT)	.627**	1	.432**	-.051	.449**	.638**	.199
Connative Loyalty (CONT)	.649**	.432**	1	-.027	.443**	.475**	.312*
Risk Importance (RIT)	.022	-.051	-.027	1	.002	.058	-.099
Risk Probability (RPT)	.492**	.449**	.443**	.002	1	.621**	.126
Involvement (INVT)	.508**	.638**	.475**	.058	.621**	1	.297*
Brad Trust (BTT)	.242	.199	.312*	-.099	.126	.297*	1

Note: ** p<0.01 and *p<0.05, n= 66

4.20: Binary Logistic Model: Furniture**Table: 4.40**

Classification Table				
Step 1	Observed Gender	Predicted		
		Gender		Percentage Correct
		.00 (Husband)	1.00 (Wife)	
	.00 (Husband)		23	11
	1.00 (wife)		11	21
	Overall Percentage			66.8

Note: The cut value is .500

Table: 4.41

Variables in the Equation							
		B	S.E.	Wald	df	Sig.	Exp(B)
Step 1	Cognitive Loyalty	0.165	0.23	0.517	1	0.072	1.18
	Affective Loyalty	0.208	0.206	1.019	1	0.013	0.812
	Connative Loyalty	0.042	0.179	0.055	1	0.014	1.043
	Risk Importance	0.272	0.168	2.616	1	0.106	0.762
	Risk Probability	0.011	0.212	0.003	1	0.059	0.989
	Involvement	0.042	0.24	0.031	1	0.006	1.043
	Brand Trust	0.187	0.108	3.003	1	0.003	0.829
	Working Status	0.386	0.597	0.417	1	0.019	1.47
	Family Size	0.306	0.571	0.286	1	0.593	0.737
	Family Income	0.864	0.556	2.414	1	0.02	0.422

Note: (a) Variable(s) entered on step 1: Cognitive Loyalty, Affective Loyalty, Connative Loyalty, Risk Importance, Involvement, Brand Trust, Working Status, Family Size and Family Income

Note: (a) Omnibus Tests: Chi-square significant beyond p<0.000, Cox & Snell R Square: .410, Nagelkerke R Square: .586. (b) Hosmer and Lemeshow Test significant beyond p< 0.235.

4.21: Multiple Regression Analysis: Furniture

Table: 4.42

Model Summary						
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson	
1	.656	.572	.503	1.25396	1.736	

Note: (a) Dependent Variable: Involvement, (b): Predictors: Working Status, Connative Loyalty, Cognitive Loyalty, Gender, Affective Loyalty, Family Structure, Family Income (c): F= 8.317, P<.000

Table: 4.43

Coefficients							
Model	Unstandardized Coefficients		Beta	t	Sig.	Collinearity Statistics	
	B	Std. Error				Tolerance	VIF
Cognitive Loyalty	.066	.132	.069	.497	.021	1.000	1.000
Affective Loyalty	.396	.106	.440	3.719	.000	1.000	1.000
Connative Loyalty	.122	.099	.149	1.229	.024	1.000	1.000
Gender	.053	.325	.015	.163	.001	1.000	1.000
Working Status	.086	.171	.046	.501	.018	1.000	1.000
Family Income	.090	.330	.025	.273	.005	1.000	1.000
Family Size	.039	.335	.011	.118	.117	1.000	1.000

Note: Dependent Variable: Involvement

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.

Table: 4.44

Model Summary						
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson	
1	.416	.373	.354	2.86545		1.884

Note: (a) Dependent Variable: Brand Trust, (b): Predictors: Working Status, Conative Loyalty, Cognitive Loyalty, Gender, Affective Loyalty, Risk Importance, Risk Probability, Family Structure, Family Income
(c): F= 7.301, P<.000

Table: 4.45

Coefficients							
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error				Tolerance	VIF
Cognitive Loyalty	.154	.302	.098	.509	.013	1.000	1.000
Affective Loyalty	.033	.243	.022	.137	.022	1.000	1.000
Connative Loyalty	.372	.227	.275	1.637	.107	1.000	1.000
Risk Importance	.222	.194	.144	1.145	.017	1.000	1.000
Risk Probability	.101	.253	.060	.400	.690	1.000	1.000
Gender	1.224	.742	.211	1.649	.005	1.000	1.000
Working Status	.342	.392	.112	.874	.006	1.000	1.000
Family Income	.217	.754	.037	.288	.014	1.000	1.000
Family Size	.089	.765	.015	.117	.197	1.000	1.000

Note: Dependent Variable: Brand Trust

Other Decision

4.22: Descriptive Statistics & Independent Sample 't' -Test : Vacation Choice

Table: 4.46

Group Statistics_Vacation Choice					
	Gender	N	Mean	Std. Deviation	Std. Error Mean
INVT	1	32	10.5625	2.07811	.36736
	0	38	11.1053	2.40258	.38975
BTT	1	32	15.3750	4.81764	.85165
	0	38	18.1842	2.83659	.46016

Table: 4.47

Independent Sample 't'- Test: Vacation Choice						
	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	
INVT	Equal variances not assumed	1.013	67.942	.044	-.154276	.53559
BTT	Equal variances not assumed	2.902	67.294	.006	-2.80921	.96801

4.23: Correlation Matrix: Vacation Choice

Table: 4.48

Pearson Correlation Coefficients							
Variables	CT	AFT	CONT	RIT	RPT	INVT	BTT
Cognitive Loyalty (CT)	1	.445**	.552**	.506	.520**	.571**	.320**
Affective Loyalty (AFT)	.445**	1	.528**	.548	.477**	.423**	.474**
Connative Loyalty (CONT)	.552**	.528**	1	.485	.490**	.512**	.311*
Risk Importance (RIT)	.506	.548	.485	1	.510	.406	.432
Risk Probability (RPT)	.520**	.477**	.490**	.510	1	.575**	.523
Involvement (INVT)	.571**	.423**	.512**	.406	.575**	1	.432**
Brand Trust (BTT)	.320**	.474**	.311*	.432	.523	.432**	1

4.24: Multiple Regression Analysis: Vacation Choice

Table: 4.49

Model Summary					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.616	.566	.529	1.33963	1.839

Note: (a) Dependent Variable: Involvement, (b): Predictors: Working Status, Conative Loyalty, Cognitive Loyalty, Gender, Affective Loyalty, Family Structure, Family Income (c): F= 17.689, P<.000

Table: 4.50

Coefficients								
Variables	Unstandardized Coefficients		Standardized Coefficients		t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta				Tolerance	VIF
Cognitive Loyalty	1.388	.168		.635	8.279	.000	1.000	1.000
Affective Loyalty	.382	.172		.173	2.221	.030	1.000	1.000
Connative Loyalty	1.011	.166		.459	6.079	.000	1.000	1.000
Gender	.284	.353		.065	.804	.424	1.000	1.000
Working Status	.032	.183		.013	.174	.062	1.000	1.000
Family Income	.479	.345		.106	1.389	.000	1.000	1.000
Family Size	.099	.343		.022	.287	.005	1.000	1.000

Note: Dependent Variable: Involvement

4.25: Binary Logistic Model: Vacation Choice

Table: 4.51

Classification Table							
Observed	Gender	Predicted					
		Gender		Percentage Correct			
		0(Husband)	1(Wife)				
Step 1	Gender	0(Husband)		31	8		44.2
		1 (Wife)		9	22		31.4
	Overall Percentage						75.6

Note: The cut value is .500

Table: 4.52

Variables in the Equation							
Variables	B	S.E.	Wald	df	Sig.	Exp(B)	95.0% C.I. for EXP(B)
							Lower Upper
Cognitive Loyalty	.065	.219	.087	1	.068	.937	.610 1.441
Affective Loyalty	.108	.240	.204	1	.015	1.115	.696 1.784
Connative Loyalty	.433	.229	3.574	1	.059	1.541	.984 2.414
Risk Importance	.539	.213	6.402	1	.111	.583	.384 .886
Risk Probability	.543	.308	3.099	1	.078	.581	.318 1.063
Involvement	.184	.336	.299	1	.005	1.202	.622 2.324
Working Status	.301	.689	.192	1	.062	.740	.192 2.854
Family Income	1.019	.663	2.359	1	.001	.361	.098 1.325
Family Size	.432	.636	.462	1	.009	.649	.187 2.256

Note: (a) Omnibus Tests: Chi-square significant beyond p<0.004, Cox & Snell R Square: .309, Nagelkerke R Square: .414. (b) Hosmer and Lemeshow Test significant beyond p< 0.193.

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.

In addition to the factor score regression analysis, a logistic regression was run to better understand the influence of different explanatory variables in categorizing the respondents based on their gender. The logistic regression model adequately demonstrates that the gender can significantly be classified with more than 75% proper classification incorporating the same variables considering multiple regression analysis. The results of logistic regression reveal that affective loyalty is quite significant in case of a vacation choice though the magnitude of exponential beta reveal that connative loyalty is more dominant to categorize the respondents into two different groups. The magnitude of chi-square reveals that the overall goodness of fit of the model is significant beyond $p<0.004$ and the Hosmer Lemeshow test is also insignificant which actually establish the fit of the model. The respective values of these measures have been reported. It is interesting to note that though the gender was not significant in multiple regression analysis in influencing the involvement behaviour which is found to be an instrumental variable in categorizing the respondents into two groups. Hence the role of gender can never be underestimated in the context of decision making for choice of vacation.

Similar findings has also been reported by Szybillo and Sosanie (1977) who examined family decision making processes and observed that all members of the family (husband, wife, and children) were greatly involved in all three decision stages (problem recognition, search for information and final selection), when considering a family trip for the entire family.

Durable Decision:

4.26: Descriptive Statistics & Independent Sample 't'-Test: Home Decor

The group statistics and mean differences for product automobiles are reported in tables: 4.53 & 4.54. These tables are self explanatory but a few comments need to be given to understand the buying behavior of husband and wife. Prior studies report that the husband are found to be more involved where wives also exert influence to select a particular model and sometimes the design and color to be used. 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.

Table: 4.53

Group Statistics_Home Decor					
	Gender	N	Mean	Std. Deviation	Std. Error Mean
INV	1	32	9.1562	1.77999	.31466
	0	33	10.6970	2.44291	.42526
BTT	1	32	15.0312	2.16250	.38228
	0	33	15.4848	2.38644	.41543

Table: 4.54

Independent Sample 't'- Test: Home Decor						
			t	df	Sig. (2-tailed)	Mean Difference
INV	Equal variances not assumed		-2.912	62.523	.005	-1.54072
BTT	Equal variances not assumed		-1.803	62.718	.045	-1.45360

4.27: Correlation Matrix: Home Decor

Table: 4.55

Pearson Correlation Coefficients							
Variables	CT	AFT	CONT	RIT	RPT	INVT	BTT
Cognitive Loyalty	1	.469 **	.455 **	.370 *	.591 **	.435 **	.370 **
Affective Loyalty	.469 **	1	.309 **	.367 *	.543 **	.332 **	.406 *
Connative Loyalty	.455 **	.309 **	1	.404 *	.492 **	.503 **	.484 *
Risk Importance	.370 *	.367 *	.404 *	1	.336 *	.429 *	.452 *
Risk Probability	.591 **	.543 **	.492 **	.336 *	1	.383 **	.469 *
Involvement	.435 **	.332 **	.503 **	.429 *	.383 **	1	.449 *
Brand Trust	.370 **	.406 *	.484 *	.452 *	.469 *	.449 *	1

4.28: Multiple Regression Analysis: Home Decor

Table: 4.56

Model Summary						
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson	
1	.576	.467	.434	1.16969	1.871	

Note: (a) Dependent Variable: Involvement, (b): Predictors: Working Status, Connative Loyalty, Cognitive Loyalty, Gender, Affective Loyalty, Family Income, (c): F= 22.675, P<.000

Table: 4.57

Coefficients							
Model	Unstandardized Coefficients			Standardized Coefficients	t	Sig.	Collinearity Statistics
	B	Std. Error	Beta				Tolerance VIF
Cognitive Loyalty	1.147	.354		.137	3.240	.012	1.000 1.000
Affective Loyalty	.534	.078		.609	6.873	.000	1.000 1.000
Connative Loyalty	.808	.346		.105	2.335	.024	1.000 1.000
Gender	1.614	.319		.359	5.060	.000	1.000 1.000
Family Income	1.080	.476		.017	2.268	.018	1.000 1.000
Family Size	.360	.361		.079	.996	.324	1.000 1.000

Note: Dependent Variable: Involvement

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 & Riguax; 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 behavior 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.

Table: 4.58

Model Summary					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.523	.274	.168	2.08422	2.113

Note: (a) Dependent Variable: Brand Trust, (b): Predictors: Working Status, Conative Loyalty, Cognitive Loyalty, Gender, Affective Loyalty, Family Income, Risk Importance, Risk Probability, (c): F= 12.6590, P<.000

Table: 4.59

Model	Coefficients						
	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
Cognitive Loyalty	.777	.274	.716	2.833	.006	1.000	1.000
Affective Loyalty	1.085	.319	.096	3.401	.004	1.000	1.000
Conative Loyalty	.233	.250	.225	.936	.354	1.000	1.000
Risk Importance	.007	.162	.005	.043	.966	1.000	1.000
Risk Probability	1.123	.470	.112	2.389	.012	1.000	1.000
Gender	.931	.568	.205	1.637	.067	1.000	1.000
Family Income	1.237	.653	.268	1.894	.063	1.000	1.000
Family Size	1.484	.643	.321	2.307	.025	1.000	1.000
Working Status	.923	.422	.104	2.187	.017	1.000	1.000

Note: Dependent Variable: Brand Trust

The regression model using the same set of explanatory variables and the brand trust reveal that there is a significant relationship among these variables but the magnitude of goodness of fit is substantially lower than when involvement is considered to be the dependent variable. Whatever the case may be the relationship is found to be significant as revealed by the F statistic. The conative loyalty is not found to be

significant because the product is not purchased frequently and as such the tendency to behave in a particular way does not carry any sense while encountering this type of products. The risk probability is found to be significant signifying the fact that the selection of a particular brand is meaningful to the households but how the product will perform is not that much important to them. This is probably due to the proliferation of foreign brands in to the Indian market with sufficient degree of quality assurance.

4.29: Binary Logistic Model: Home Décor

Table: 4.60

Classification Table						
Observed	Gender	Predicted			Percentage Correct	
		Gender		0 (Husband)	1(Wife)	
Step 1	Gender	0(Husband)		25	7	78.1
		1(Wife)		7	25	78.1
	Overall Percentage					78.1

Table: 4.61

Variables in the Equation									
Variables			B	S.E.	Wald	df	Sig.	Exp(B)	
								95.0% C.I.for EXP(B)	
Step 1	Cognitive Loyalty	.426	.391	1.191	1	.075	1.532	.712	3.294
	Affective Loyalty	1.023	.388	6.968	1	.008	2.783	1.302	5.949
	Connative Loyalty	.294	.338	.758	1	.384	.745	.384	1.445
	Risk Importance	.098	.236	.173	1	.077	1.103	.694	1.754
	Risk Probability	.336	.279	1.447	1	.229	1.399	.809	2.420
	Involvement	1.593	.477	11.142	1	.001	.203	.080	.518
	Brand Trust	.212	.176	1.459	1	.027	.809	.573	1.141
	Working Status	1.661	.977	2.890	1	.089	.190	.028	1.289
	Family Income	.345	.898	.148	1	.001	.708	.122	4.115
	Family Size	.775	.685	1.277	1	.107	.461	.120	1.766

Note: (a)Variable(s) entered on step 1: Cognitive Loyalty, Affective Loyalty, Connative Loyalty, Risk Importance, Risk Probability, Family Income, Family Size, Involvement, Brand Trust, and Working Status.

Note: (a) Omnibus Tests: Chi-square significant beyond p<0.000, Cox & Snell R Square: .447, Nagelkerke R Square: .597. (b) Hosmer and Lemeshow Test significant beyond p< 0.231.

As discussed above, a binary logistic regression has been run to distinguish the responses in to two categories based on the same set of explanatory variables unveil

that it is quite possible to categorize the respondents into two groups. The affective loyalty, risk importance involvement, brand trust and family income are the most important variables for categorizing into two groups. The model fit is established by the **Hosmer and Lemeshow Test** and the Nagelkerke R Square are found to be acceptable for establishing the relationships. It has been observed that more than 78 percentage of the respondents can be classified correctly using the binary logistic regression.

Durable Decision:

The group statistics and mean differences for product automobiles are reported in tables: 4.62 & 4.63. These tables are self explanatory but a few comments need to be given to understand the buying behavior of husband and wife. Prior studies report that 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.

4.30: Descriptive Statistics & Independent Sample 't'-Test: Kitchenware

Table: 4.62

Group Statistics_Kitchen Ware					
	Gender	N	Mean	Std. Deviation	Std. Error Mean
INVT	1	31	8.8065	1.72084	.30907
	0	36	10.9444	2.20317	.36720
BTT	1	31	14.8710	3.06313	.55016
	0	36	17.1944	2.94540	.49090

Table: 4.63

Independent Samples 't'-Test: Kitchen Ware						
		t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference
INVT	Equal variances not assumed	-.2288	64.431	.041	-1.13799	.47996
BTT	Equal variances not assumed	-3.151	62.713	.002	-2.32348	.73733

4.31: Correlation Matrix: Kitchenware

Table: 4.64

Pearson Correlation Coefficients							
Variables	CT	AFT	CONT	RIT	RPT	INVT	BTT
Cognitive Loyalty (CT)	1	.526**	.417**	.447*	.522**	.508**	.385*
Affective Loyalty (AFT)	.526**	1	.469**	.470*	.450**	.510**	.399**
Connative Loyalty (CONT)	.417**	.469**	1	.410*	.433**	.421**	.368*
Risk Importance (RIT)	.447*	.470*	.410*	1	.312*	.387	.457*
Risk Probability (RPT)	.522**	.450**	.433**	.312*	1	.373**	.478*
Involvement (INVT)	.508**	.510**	.421**	.387*	.373**	1	.436*
Brand Trust (BTT)	.385*	.399**	.368*	.457*	.478*	.436*	1

Note: ** p<0.001 & p<0.005, n= 65

4.32: Multiple Regression Analysis: Kitchenware

Table: 4.65

Model Summary						
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson	
1	.678	.460	.392	1.57201	2.192	

Note: (a) Dependent Variable: Involvement, (b): Predictors: Working Status, Connative Loyalty, Cognitive Loyalty, Gender, Affective Loyalty, Family Income, (c): F= 16.6813, P<.000

Table: 4.66

Coefficients							
Variables	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
Cognitive Loyalty	1.433	.466	.470	3.075	.010	1.000	1.000
Affective Loyalty	1.368	.931	.488	1.469	.030	1.000	1.000
Connative Loyalty	.198	.164	.218	1.207	.063	1.000	1.000
Gender	.997	.424	.099	2.351	.037	1.000	1.000
Working Status	1.594	.810	.296	1.967	.021	1.000	1.000
Family Income	.423	.422	.104	1.003	.041	1.000	1.000
Family Size	.713	1.647	.177	.433	.667	1.000	1.000

Note: Dependent Variable: Involvement

Past research findings have shown that kitchen wares 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 behavior of respondents considered in this study. Surprisingly, the behavioral 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.

Table: 4.67

Model Summary						
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson	
1	.574 ^a	.329	.218	2.77235		2.087

Note: (a) Dependent Variable: Brand Trust, (b): Predictors: Working Status, Conative Loyalty, Cognitive Loyalty, Gender, Affective Loyalty, Family Income, Risk Importance, Risk Probability, (c): F= 12.949, P<.001

Table: 4.68

Variables	Coefficients						
	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
Cognitive Loyalty	.916	.309	.011	2.964	.032	1.000	1.000
Affective Loyalty	.569	.168	.401	3.386	.007	1.000	1.000
Connative Loyalty	1.030	.290	.021	3.551	.003	1.000	1.000
Gender	.851	.753	.330	1.130	.069	1.000	1.000
Working Status	1.460	.450	.468	3.244	.012	1.000	1.000
Family Income	.856	.749	.135	1.143	.078	1.000	1.000
Family Size	2.870	.948	.459	3.027	.005	1.000	1.000
Risk Importance	.055	.187	.035	.292	.171	1.000	1.000
Risk Probability	.993	.224	.057	1.754	.049	1.000	1.000

Note: Dependent Variable: Brand Trust

The regression analysis for kitchenware reveals some interesting results that may be very useful to the marketers to understand the behavioral 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 $p<0.049$.

4.33: Binary Logistic Model: Kitchenware

Table: 4.69

Classification Table					
	Observed	Predicted			Percentage Correct
		Gender 0(Husband)	1(Wife)		
Step 1	Gender	0(Husband)	24	9	72.7
		1(Wife)	9	22	71.0
	Overall Percentage				71.9

Note: The cut off value is .500

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.

Table: 4.70

Variables in the Equation									
		B	S.E.	Wald	df	Sig.	Exp(B)	95.0% C.I. for EXP(B)	
								Lower	Upper
Step 1	Cognitive Loyalty (CT)	.550	.270	4.158	1	.041	.577	.340	.979
	Affective Loyalty (AFT)	.123	.172	.515	1	.473	1.131	.808	1.584
	Connative Loyalty (CONT)	.252	.247	1.042	1	.307	1.287	.793	2.089
	Risk Importance (RIT)	.134	.158	.724	1	.395	1.144	.839	1.559
	Risk Probability (RPT)	.024	.251	.419	1	.922	.976	.597	1.596
	Involvement (INVT)	.207	.269	.590	1	.443	1.230	.726	2.083
	Brand Trust (BTT)	.300	.116	6.727	1	.009	.741	.591	.929
	Working Status	19.97	4.019	.780	1	.001	4.711	.809	2.420
	Family Income	.858	.632	1.844	1	.074	.424	.123	1.463

Note: (a) Variable(s) entered on step 1: Cognitive Loyalty, Affective Loyalty, Connative Loyalty, Risk Importance, Risk Probability, Family Income, Family Size, Involvement, Brand Trust, and Working Status.

Note: (a) Omnibus Tests: Chi-square significant beyond $p < 0.034$, Cox & Snell R Square: .263, Nagelkerke R Square: .351. (b) Hosmer and Lemeshow Test significant beyond $p < 0.704$.

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.

FMCG Decision:

The group statistics and mean differences for product automobiles are reported in tables: 4.71 & 4.72. These tables are self explanatory but a few comments need to be given to understand the buying behavior of husband and wife. Prior studies report that 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.

4.34: Descriptive Statistics & Independent Sample 't'-Test: Health Drink

Table: 4.71

Group Statistics_Health Drink					
	Gender	N	Mean	Std. Deviation	Std. Error Mean
INVT	1	32	9.1562	1.77999	.31466
	0	32	10.6562	2.47059	.43674
BTT	1	32	15.0312	2.16250	.38228
	0	32	15.5312	2.40945	.42593

Table: 4.72

Independent Sample 't'-Test: Health Drink						
		t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference
INVT	Equal variances not assumed	-2.787	56.352	.007	-1.50000	.53829
BTT	Equal variances not assumed	-1.874	61.289	.466	-.50000	.57233

4.35: Correlation Matrix: Health Drink

Table: 4.73

Pearson Correlation Coefficients							
Variables	CT	AFT	CONT	RIT	RPT	INVT	BTT
Cognitive Loyalty (CT)	1	.485**	.515**	.371*	.591**	.435**	.370**
Affective Loyalty (AFT)	.485**	1	.509**	.467*	.543**	.432**	.406*
Connative Loyalty (CONT)	.515**	.509**	1	.454*	.492**	.503**	.484*
Risk Importance (RIT)	.371*	.467*	.454*	1	.496	.429*	.452*
Risk Probability (RPT)	.591**	.543**	.492**	.496*	1	.523**	.469*
Involvement (INVT)	.435**	.432**	.503**	.429*	.523**	1	.449*
Brand Trust (BTT)	.370**	.406*	.484*	.452*	.469*	.449*	1

Note: ** p<0.001 & p<0.005, n= 64

4.36: Multiple Regression Analysis: Health Drink

Table: 4.74

Model Summary						
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson	
1	.844 ^a	.712	.676	1.28971	1.764	

Note: (a) Dependent Variable: Involvement, (b): Predictors: Working Status, Conative Loyalty, Cognitive Loyalty, Gender, Affective Loyalty, Family Income, (c): F= 19.778, P<.000

Table: 4.75

Model	Coefficients						
	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
Cognitive Loyalty (CT)	1.022	.165	.020	6.193	.009	1.000	1.000
Affective Loyalty (AFT)	.674	.090	.768	7.468	.000	1.000	1.000
Connative Loyalty (CONT)	.038	.152	.037	.249	.804	1.000	1.000
Gender	1.809	.361	.402	5.012	.011	1.000	1.000
Working Status	.948	.210	.019	4.514	.021	1.000	1.000
Family Income	.989	.342	.041	2.891	.043	1.000	1.000
Family Size	.818	.367	.137	2.228	.053	1.000	1.000

Note: Dependent Variable: Involvement

Table: 4.76

Model Summary					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.461 ^a	.213	.082	2.18978	2.089

Note: (a) Dependent Variable: Brand Trust, (b): Predictors: Working Status, Conative Loyalty, Cognitive Loyalty, Gender, Affective Loyalty, Family Income, (c): F= 16.529, P<.000

Table: 4.77

Model	Coefficients						
	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
Cognitive Loyalty (CT)	1.735	.293	.677	5.921	.015	1.000	1.000
Affective Loyalty (AFT)	1.107	.167	.121	6.628	.003	1.000	1.000
Connative Loyalty (CONT)	.158	.263	.152	.601	.550	1.000	1.000
Gender	.962	.626	.212	1.537	.046	1.000	1.000
Working Status	1.257	.363	.103	1.995	.032	1.000	1.000
Family Income	1.478	.583	.104	2.535	.026	1.000	1.000
Family Size	.924	.664	.049	1.391	.049	1.000	1.000
Risk Importance (RIT)	.041	.170	.030	.243	.809	1.000	1.000
Risk Probability (RPT)	.051	.193	.047	.266	.091	1.000	1.000

Note: Dependent Variable: Brand Trust

4.37: Binary Logistic Model: Health Drink

Table: 4.78

Classification Table						
	Observed	Predicted				
		Gender		Percentage Correct		
		0	1			
Step 1	Gender	0	25	7		78.1
		1	6	26		81.2
Overall Percentage						79.7

Note: The cut value is .500

Table: 4.79

		Variables in the Equation						95.0% C.I.for EXP(B)	
		B	S.E.	Wald	df	Sig.	Exp(B)	Lower	Upper
								Lower	Upper
Step 1	Cognitive Loyalty (CT)	.276	.429	.412	1	.021	1.317	.568	3.054
	Affective Loyalty (AFT)	1.011	.385	6.899	1	.009	2.747	1.292	5.840
	Connative Loyalty (CONT)	.246	.365	.455	1	.500	.782	.382	1.599
	Risk Importance (RIT)	.078	.244	.101	1	.750	1.081	.670	1.743
	Risk Probability (RPT)	.372	.291	1.632	1	.001	1.450	.820	2.566
	Involvement (INVT)	1.375	.421	10.658	1	.001	.253	.111	.577
	Brand Trust (BTT)	-.133	.165	.649	1	.020	.876	.634	1.210
	Working Status	1.825	.928	3.865	1	.049	6.204	1.006	38.283
	Family Income	.982	.804	1.493	1	.022	.374	.077	1.810
	Family Size	.309	.919	.113	1	.037	1.362	.225	8.245

Note: (a) Variable(s) entered on step 1: Cognitive Loyalty, Affective Loyalty, Connative Loyalty, Risk Importance, Risk Probability, Family Income, Family Size, Involvement, Brand Trust, and Working Status.

Note: (a) Omnibus Tests: Chi-square significant beyond p<0.000, Cox & Snell R Square: .460, Nagelkerke R Square: .614. (b) Hosmer and Lemeshow Test significant beyond p< 0.404.

The binary logistic regression method have been applied to assess the goodness-of-fit, a number of pseudo R-squares have been developed. These are "pseudo" R-squares since they appear like R-square in the sense that they are on a similar scale, ranging from $0 \leq R^2 \leq 1$ with higher magnitudes may not indicate better model fit.

The Cox and Snell R square as well as Nagalkarke R square values are quite significant and the likelihood ratio is also significant as is evident from the values of Chi Square. The classification table reveals that in 79.7 percent cases the Logit model could predict correctly the purchase dominance displayed by the respondents. The beta values are significant beyond p <.000. Similar findings can be observed in case of other two products, namely detergent and kitchenware. 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.

Durable Decision:

4.38: Descriptive Statistics & Independent Sample 't'-Test: Refrigerator

The group statistics and mean differences for product automobiles are reported in tables: 4.80 & 4.81. These tables are self explanatory but a few comments need to be given to understand the buying behavior of husband and wife. Prior studies report that 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.

Table: 4.80

Group Statistics_ Refrigerator					
	Gender	N	Mean	Std. Deviation	Std. Error Mean
INVT	1	32	11.8125	1.49056	.26350
	0	27	12.3704	1.59683	.30731
BTT	1	32	17.6562	3.33708	.58992
	0	27	19.8148	3.31705	.63837

Table: 4.81

Independent Sample 't'-Test: Refrigerator						
		t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference
INVT	Equal variances not assumed	-1.378	53.865	.047	-1.55787	.40481
BTT	Equal variances not assumed	-2.483	55.451	.016	-2.15856	.86920

4.39: Correlation Matrix: Refrigerator

Table: 4.82

Pearson Correlation Coefficients							
Variables	CT	AFT	CONT	RIT	RPT	INVT	BTT
Cognitive Loyalty (CT)	1	.456 **	.722 **	.082	.603 **	.656 **	.214
Affective Loyalty (AFT)	.456 **	1	.481 **	.004	.888 **	.501 **	.341 **
Connative Loyalty (CONT)	.722 **	.481 **	1	.127	.716 **	.743 **	.148
Risk Importance (RIT)	.082	.004	.127	1	.073	.023	-.038
Risk Probability (RPT)	.603 **	.888 **	.716 **	.073	1	.671 **	.333 **
Involvement (INVT)	.656 **	.501 **	.743 **	.023	.671 **	1	.412 **
Brand Trust (BTT)	.214	.341 **	.148	-.038	.333 **	.412 **	1

Note: ** p<0.001 & p<0.005, n= 59

4.40: Multiple Regression Analysis: Refrigerator

Table: 4.83

Model Summary						
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson	
1	.626	.582	.538	1.12102	1.834	

Note: (a) Dependent Variable: Involvement, (b): Predictors: Working Status, Conative Loyalty, Cognitive Loyalty, Gender, Affective Loyalty, Family Income, Family Size, (c): F= 15.623, P<.000

Table: 4.84

Variables	Coefficients						
	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
Cognitive Loyalty	.300	.139	.312	2.154	.036	1.000	1.000
Affective Loyalty	.054	.060	.088	.898	.373	1.000	1.000
Conative Loyalty	.357	.101	.455	3.532	.001	1.000	1.000
Gender	.190	.370	.051	.513	.610	1.000	1.000
Working Status	1.047	.332	.024	3.153	.009	1.000	1.000
Family Income	1.420	.490	.145	2.896	.016	1.000	1.000
Family Size	.312	.316	.084	.989	.328	1.000	1.000

Note: Dependent Variable: Involvement

Table: 4.85

Model Summary						
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson	
1	.559 ^a	.313	.287	3.13171	1.881	

Note: (a) Dependent Variable: Brand Trust, (b): Predictors: Working Status, Conative Loyalty, Cognitive Loyalty, Gender, Affective Loyalty, Family Income, Risk Importance, Risk Probability, (c): F= 12.481, P<.002.

Table: 4.86

Variables	Coefficients						
	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
Cognitive Loyalty	0.497	0.312	0.227	1.592	0.018	1	1
Affective Loyalty	0.482	0.256	0.267	1.885	0.015	1	1
Connative Loyalty	0.381	0.332	0.177	1.146	0.011	1	1
Risk Importance	0.233	0.294	0.097	0.792	0.432	1	1
Risk Probability	0.509	0.235	0.299	2.168	0.005	1	1
Gender	-1.322	0.959	-0.191	-1.378	0.174	1	1
Working Status	0.549	1.016	0.151	0.541	0.091	1	1
Family Income	1.598	0.54	0.111	2.959	0.001	1	1
Family Size	-1.328	0.918	-0.193	-1.446	0.155	1	1

Note: Dependent Variable: Brand Trust

4.41: Binary Logistic Model: Refrigerator

Table: 4.87

		Classification Table			
Observed		Predicted			
		Gender		Percentage Correct	
Step 1	Gender	0(Husband)	20	7	74.1
		1(Wife)	7	25	78.1
	Overall Percentage				76.3

Note: The cut off value is .500

Table: 4.88

Variables in the Equation									
		B	S.E.	Wald	df	Sig.	Exp(B)	95.0% C.I. for EXP(B)	
								Lower	Upper
Step 1	Cognitive Loyalty	1.117	.795	1.974	1	.060	.327	.069	1.554
	Affective Loyalty	.572	.881	.421	1	.017	1.771	.315	9.963
	Connative Loyalty	.719	1.230	.342	1	.559	.487	.044	5.428
	Risk Importance	.872	.582	2.249	1	.034	2.392	.765	7.479
	Risk Probability	1.306	1.477	.782	1	.076	.271	.015	4.895
	Involvement	.069	.732	.009	1	.004	.933	.222	3.916
	Brand Trust	.630	.492	1.635	1	.001	.533	.203	1.399
	Working Status	.767	1.327	.334	1	.063	2.153	.160	29.018
	Family Income	.916	1.294	.501	1	.009	2.500	.198	31.562
	Family Size	.708	.835	.719	1	.397	2.030	.395	10.438

Note: (a) Variable(s) entered on step 1: Cognitive Loyalty, Affective Loyalty, Connative Loyalty, Risk Importance, Risk Probability, Family Income, Family Size, Involvement, Brand Trust, and Working Status.

Note: (a) Omnibus Tests: Chi-square significant beyond $p < 0.002$, Cox & Snell R Square: .376, Nagelkerke R Square: .502. (b) Hosmer and Lemeshow Test significant beyond $p < 0.393$.

When interpreting data with a binary logistic regression, a corresponding statistic to R-square does not exist. The model estimates from a binary logistic regression are maximum likelihood estimates obtained by an iterative process. Estimates are not calculated to lessen variance, that's why the OLS method to goodness-of-fit does not apply. To assess the goodness-of-fit of binary logistic model, a number of pseudo R-squares have been developed. These are "pseudo" R-squares since they appear like R-square in the sense that they are on a similar scale, ranging from $0 \leq R^2 \leq 1$ with higher magnitudes may not indicate better model fit.

The Cox and Snell R square as well as Nagarkarke R square values are quite significant and the likelihood ratio is also significant as is evident from the values of Chi Square. The classification table reveals that in 76.3 percent cases the Logit model could predict correctly the purchase dominance displayed by the respondents. The beta values are significant beyond $p < .002$. Similar findings have been cited by Chundawat D.S., Gupta Seema (2003). 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.

4.42: Conclusion

The results of the research work suggest that for a few selected products the wives are more influential than husband. For purchasing a product like automobile and digital camera, the husbands play a dominating role in comparison to their wives but products like detergent, refrigerator, and kitchenware wives exhibit more influence. In these two product categories, husbands' involvement is found to be more significant. In case of vacation choice, home décor and children education family members take the decision together. Spousal influences are observed across different product categories based on their involvement with the product which in turn establishes the brand trust. It has also been reported in the study that children education being a joint decision making process, wives are found to be more involved in the decision making process. Various demographic factors play a significant role while shaping the purchase decision. In this current study, it is revealed that working status of the wives plays a very important role while taking purchase decision. The other demographic factors, viz. family income, family size have also been examined.

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Chapter - 5

Role of Children in Family Decision Making: A Quantitative Assessment

5.1: Introduction

In the context of increasing competition and changing social and economic environment, it becomes essential for the marketers to be customer-oriented. Buying behavior of customers in the marketplace plays a significant role in the strategic marketing planning. The recent awareness of consumer behavior has introduced many new dimensions in the marketing philosophy and practices. It is both, relevant and important for every business enterprise to know its customers and understand their buying behaviour.

Children represent an important target market segment and gain respective attention from the marketing point of view. The twenty first century kids play a dominant role as a consumer, sometimes as buyers and play a pivotal role in persuading their parents for a variety of goods and services. (McNeal 1992). Prior studies amply demonstrate that children including teens and threshold teens express their opinion for family purchase decision making which largely fall under the purview of their parents (Belch et Al. 1985, Foxma et Al. 1989). The marketers as well as advertisers now realized the pester power of children and as such target this group directly to find a place in the minds of the children and teens (Cook 2003).

Children influence on family buying decision making varies by product type, child, parent and family characteristics etc. Most of the studies have shown that children yield more influence in purchase decisions for children related products like toys (Burns & Harrison 1985, as cited by Kaur & Singh 2006); cereals (Belch et al. 1985, as cited by Kaur & Singh 2006); snacks (Ahuja & Stinson 1993) and children's wear (Foxman & Tansuhaj 1988). Children have also been pragmatic to yield their influence for family related products like vacations (Ahuja & Stinson 1993; Belch et al. 1985, as cited by Kaur & Singh 2006); Family eating out decisions (Filiatrault & Ritchie 1980, as cited by Kaur & Singh 2006) and movies (Darley and Lim 1986). A few researchers have studied the role of children in both family and children specific product (Foxman & Tansuhaj 1988; Mc Neal & Yeh 1997). Children were found to have less authority and less influence on family related products which involved more financial resources and more influence for their personal usage products

(Manglerburg 1990). In a similar type of study Nancarrow (2007) revealed that children have more impact on the purchase of book/comic, shoes for school, PC games etc. and less impact on the purchase of financial products like life insurance, car for family, family holiday trip. Dhobal (1999) stated that in new urban rural families in India, children were influencers for their personal care products, financial products and educational products while as they were buyer for the family toiletries and initiators or gatekeepers for the purchase decision of household products. Various researchers have revealed that a number of factors play a substantial role on children's influence on parents buying decisions across different product categories.

It is believed by researchers that the traditional role of parents concerning family purchase decision has undergone a revolutionary change due to increasing dominance of the generation Y. It is believed that the interpersonal communication in the context of family decision making has become more open and democratic in nature where all the members are to some extent involve in the family decision making. (Sen 2006). A review of previous studies disclose that children's influence in family purchase decision making vary depending on the nature of the product encountered as well as the socio-economic and demographic factors of the family. (Sen 2006).

Literature has also cited that younger children do not influence family purchase decision as much as the older children (Atkin 1978; Darley and Lim 1986; Jenkins 1979; Moschis and Mitchell 1986; Nelson 1978; Ward and Wackman 1972). The fact is that as children grow older, they develop further sophisticated decision-making abilities and skills. As age increases, the competence of the child as a consumer increases (Moschis and Moore, 1979). Mangleburg, (1990) study also stated that decisions are made by the parents without taking the opinion of the child would be due to lack of child's interest due to their low relevance and hence they would not be interested to influence such purchase decisions.

The role of children was underemphasized by researchers for long period of time. Initially the researchers in this field primarily concentrated on the influences of husbands and wives in the family buying decision making. Off late, the researchers have realized that a transformation has taken place in the family decision making

where kids and teen play the role of initiators and influencers in shaping the behavior of their parents. (Jenkins 1979; Mangleburg 1990; Lee 1994). The influence of spouse in the family decision-making process have been examined by researchers incorporating the working status of wives, their educational attainment and empowerment of women and consequently greater dominance received the attention from researchers. It should be pointed out here that the role of children is still prevalent that attached the researchers to understand the role of children in the family decision making. There is an increasing recognition of the child's importance in the family purchase decisions. Not only are children important players in the family purchase decision making process, but they are also significant influencers in situations where influence is exercised indirectly (Lee, 1994).

The purpose of this dissertation is to examine children's influence in family purchase decision process in metropolis with regard to a few conceptual variable viz. brand loyalty, involvement, brand influence score, brand trust, and demographic variables like age, gender, working status of parents and influence in different product categories. From the past literature, it has been observed that the behavior of children's is very difficult task to judge (McNeal, 1964). They behave differently in different surroundings. In order to obtain deep insights of the children's behaviour, in-depth interview techniques have been employed by conducting this research.

Structure questionnaire using open- ended questions have been developed to get the answer from the teens. Open-ended questions are extensively used as it provides greater freedom to the respondents, where they can answer in their own terminology rather than the limited set options in close- ended questions (Walker, 1988). In a study it has been revealed by Silverman (2000) that the open ended type questions give an opening to collect authentic information of people's experiences with the surroundings. This kind of questioning also encourages the interviewee to go deeper into their thought levels (Crouch and Housden, 2003).

Samples of 181 respondents have been selected after verifying all sorts of information required for this research. Initially, 200 respondents were asked to participate in the survey, but 181 sample respondents have been found suitable for this study. Various

demographic factor like age, gender, working status of parents, school education have been considered while collecting data from the study as previous studies explained that the demographic factor of the children play a significant role in deciding the type of product purchased by them (McNeal & Yeh, 2003).

5.2: Reliability & Validity

Data obtained from the field survey was analyzed in several steps. Reliability was tested using Cronbach's coefficient Alpha. Cronbach's Alpha measures how well a set of items or variables, measure a single uni-dimensional latent construct that is a coefficient of reliability or consistency. Reliability is expressed as a coefficient between 0 and 1.00. The higher the coefficient, the more reliable is the test. A threshold of a Cronbach's Alpha of 0.6 and above is acceptable (Cronbach's, 1951). All constructs depicted that the value of Cronbach's Alpha were greater or equal to 0.6 and thus, the study constructs were reliable. Further a test of Kaiser-Meyer-Olkin (KMO), which measure sampling adequacy and Bartlett's test of Sphericity was applied to test whether there was a relationship among the variables. A sample size is considered to be adequate if KMO is greater than 0.5. The Kaiser-Meyer-Olkin measures of sampling adequacy shows the value of test statistic as 0.713 which is greater than 0.5. With the value of test statistic and the associated significance level, it shows that there exists a high relationship among variables. Factor analysis methods have also been employed to judge the validity of the construct.

**Table-5.1a: Factor Analysis Results
Product: Vacation Choice**

Items	F1	F2
INVT 1		.791
INVT 2		.803
INVT 3		.722
BT 1	.740	
BT 2	.749	
BT 3	.857	
BT 4	.831	
BT 5	.834	

Loadings above 0.30 are reported.

**Table-5.1b: Factor Analysis Results
Product: Computer**

Items	F1	F2
INVT 1		.649
INVT 2		.812
INVT 3	.374	.746
BT 1	.713	
BT 2	.703	
BT 3	.786	
BT 4	.779	
BT 5	.626	

Loadings above 0.30 are reported.

Table-5.2

Cronbach's coefficient Alpha	
Scales	Alpha Values
Involvement	.713
Brand Trust	.695
Brand Influence Score	.665

5.3: Demographic profile of the respondents

The age of the sample population depicts that 29% of the respondents represented children of 8-10 years, 9% of the respondents represented children of 11-13 years, 35% of the respondents represented children of 14-16 years, 39% of the respondents represented children of 17-19 years. The demographic profile of the children represents that 52 percent of the children were male and 48 percent were female.

The modal family income of majority respondents was ₹ 10 000 – ₹ 30 000, representing 41% of the respondents. 27% of respondents earns ₹ 30 001 – ₹ 50 000, 17% of respondents earned ₹ 50 001 - ₹ 70 000 and 15% of the respondents earned ₹ 70, 001 and above.

Children in India have an influence in various product categories, which is used not only for direct consumption but also for the family and household. This creates an impact on decision-making. Children are mostly influenced by products, which are used for their direct consumption. Clothes, food items, games particularly video-games and mobile phones are the main categories. The reason they participate in direct consumption decision making could be due to their interest in that particular product category or it may be due to limited financial resources. Jensen (1995, as cited by Kaur and Singh, 2006), cited that children's influence is maximum, where they play the role of "users" of the product.

5.4. Brand Influence Score of Different Products

Table: 5.3
Brand Influence Score of Different Products

Product	Involvement of Children	Decision Making Role			BIS
		Initiators	Influencers	Accepters	
Vacation Choice	Low- Moderate	8 percent	21 percent	71 percent	39
Computer	Moderate-High	11 percent	58 percent	28 percent	80
Television Set	Low- Moderate	19 percent	24 percent	47 percent	62
Health drink	High	22 percent	61 percent	19 percent	105
Candy	High	46 percent	39 percent	15 percent	131
Apparel	High	48 percent	36 percent	16 percent	142

Considering products of children's own use, 38.6% of the respondents strongly agreed that their children have influence for the purchase of health-drink, while 47.3% agreed that their children had influence on the purchase of health-drink, 7.6% were neutral, and 3.8% disagreed while 2.7% of the respondents strongly disagreed that their children did influence the purchase of health-drink.

26.6% of the respondents strongly agreed that their children had influence for vacation choice, 56.6% of the respondents agreed that their children have some influence in the purchase of vacation choice, 7.6% of the respondents were neutral, 4.9% of the respondents disagreed while 4.9% of the respondents strongly disagreed that their children had some influence on the purchase of vacation choice.

For products which are used by the whole family, 13% of the respondents strongly agreed that their children had influence in a television set/dish Television Set that they took, 50% of the respondents agreed that their children had some influence on television set/dish Television Set, 20.2% of the respondents were neutral, 12.5% disagreed that their children had an influence on vacation while 4.3% strongly disagreed that their children had influence on the television set/dish Television Set that they took.

8.2% of the respondents strongly agreed that their children had some influence on the computer that they bought, 61.4% of the respondents agreed that their children had some influence on the purchase of their computer, 14.1% of the respondents

were neutral, 10.9% of the respondents disagreed that their children had some influence on the purchase of television while 5.4% of the respondents strongly disagreed that their children had some influence on the purchase of a computer.

Table 5.3 reveals the Brand Influence Score of children in purchasing the various selected products on a 5-Point Likert Scale ranging from very high, high, indifferent, low, and very low. Children involvement is high in purchasing the various products like candies, computer, and health drink while their Brand Influence Score is less in purchasing television set, vacation choice etc. Children usually do not wear those clothes which are bought by their parents.

The study carried by Chaudhary and Gupta (2012) found out that children have an influencing role whether the products are for the child's own use like automobile, snacks, clothes, etc or the products are for family use like family vacation or the product is for joint consumption of the household products, children have a very strong power to influence. Children in India have an influence in various product categories, which is used not only for direct consumption but also for the family and household.

The findings also agreed with Belch *et al.*, 1985; Foxman *et al.*, 1989; Jenkins, 1979; Lee and Beatty, 2002, who found out that children's influence seems to vary across product categories. Their findings showed that children gained most influence when it came to products for their own consumption. The findings relate with Nogaard (2007); Chaudhary and Gupta (2012), who concluded that for products that involved significant financial expenditure such as automobiles, Television Set, washing machines, computers and vacations etc., parents would like to take major decisions and limit their child's involvement due to the financial risk associated with these decisions. The past research have revealed that 55% of the respondents felt that their children had some influence at the need recognition stage of family purchase decision making process, 7% of the respondents felt that their children influenced the need recognition of the family purchase decision making process, 27% of the respondents felt that their children influenced the need recognition of the family purchase decision making process, 9% of the respondents

felt that their children influenced the need recognition of the family purchase decision making process while 2% of the respondents never felt that their children influenced the need recognition of the family purchase decision making process. The research study carried out by Kapoor (2001), found out that children (initiator) first expressed the need for personal computers and television but the final purchase was made after consultation with other family members. It has been cited in the past literature of family purchase decision making that 37% of the respondents felt that their children often influence information search stage, 6% of the respondents always felt that their children influenced information search stage, 28% of the respondents are felt that their children sometimes influenced information search stage, 11% of the respondents seldom felt that their children influences information search stage while 18% never felt that their children influenced information search stage. Gotze *et al.* (2009) pointed out that today's teen spent more time with their friends to compare what they have and what was new in the market. Studies revealed that 36% of the respondents felt that their children often had influence at the evaluation of alternatives stage, 12% of the respondents felt that their children always had influence at the evaluation of alternatives stage, 22% of the respondents felt that their children sometimes had influence at the evaluation of alternatives stage, 15% of the respondents felt that their children seldom had influence at the evaluation of alternatives stage while 15% of the felt that their children never had influence at the evaluation of alternatives stage.

Wut and Chou (2009) found that children have more influence in the choice-making stage of decision making and parents still control the final decision, which is consistent with previous research findings (Belch *et al.*, 1985; Moschis and Mitchell, 1986). According to the study, it has been revealed that 28% of the respondents felt that their children often had influence at the purchase decision stage, 6% of the respondents felt that their children always had some influence at the purchase decision stage, 19% of the respondents felt that sometimes their children had influence at the purchase decision stage, 9% were seldom while 38% of the respondents never thought that their children had influence at the purchase decision stage. Belch *et al.*, 1985; Jenkins (1979) found that children do not know

how much to spend but they can make communicative decisions such as model, color, brand, shape and time of purchase (Belch *et al.*, 1985; Darley and Lim, 1986).

5.5: One-Way ANOVA Result

It is important to understand children's influence with regard to product category as it helps the marketer to devise better strategies for children's products. Children are expected to have more influence on the products that they use for their direct consumption because of the personal relevance (Foxman, Tansuhaj et al. 1989; Mangleburg 1990; Beatty and Talpade 1994; John 1999). Conversely, children are expected to have less influence in products that are more expensive because parents will want to make these decisions without consideration of the child's desires. Based on the above discussion the following are presented:

H1: The influence of parents and children for purchase of various products (categories: high-value, low-value, & child-centric) are not same.

Table: 5.4
One-Way ANOVA Result

Product Category		N	Mean	SD	F	Sig
High-value products	Children	181	2.43	0.43	1.368	.213
	Parents	181	2.36	0.70		
	Total	362	2.39	0.58		
Low-value products	Children	181	2.60	0.69	4.648	.012*
	Parents	181	2.75	0.71		
	Total	362	2.68	0.70		
Child-centric products	Children	181	3.72	0.64	4.883	.003*
	Parents	181	3.95	0.54		
	Total	362	3.84	0.61		

Rating scale score close to 1 is parent dominated and close to 5 is child dominated.

The inferences drawn from the above Table are as follows:

- **High value products:** The mean score of children respondents is 2.43 while the parents mean score is 2.13. The ANOVA table shows the F value is 1.368, and the significance value is 0.243. Since it is >0.05 , the mean difference existing between parents and children for the purchase of high-value products is not statistically significant at the 5% level. Thus, the null hypothesis is rejected.

- **Low value products:** The mean score of children respondents is 2.60 while the parents mean score is 2.75.. The ANOVA table shows the F value is 4.648, and the

significance value is 0.012. Since it is <0.05 , the mean difference existing between parents and children for the purchase of low-value products is statistically significant at the 5% level. Thus, the null hypothesis is accepted.

- **Child centric products:** The mean score of children respondents is 3.72 while the parents mean score is 3.95. The ANOVA table shows the F value is 4.883, and the significance value is 0.003. Since it is <0.05 , the mean difference existing between parents and children for the purchase of children-centered products is statistically significant at the 5% level. Thus, the null hypothesis is accepted.

The similar findings have been cited by Belch, Belch et al. 1985; Isler, Popper et al. 1987; Swinyard and Sim 1987; Foxman, Tansuhaj et al. 1989; Mangleburg 1990; Martensen and Gronholdt 2008 that the influence will be less in case of durable products. It has also been revealed from the study of Jenkins 1979; Verma and Kapoor 2003; Bosman 2006 that in the purchase of more expensive durable products children's have less influencing power.

5.6: t- Test Results

A child's age is the most commonly researched variable in research involving purchase decision influence (Mangleburg 1990). The influence that children have on parental purchase decisions appears to increase with age (Ward and Wackman 1972; Atkin 1978; Jenkins 1979; Moschis and Mitchell 1986; Swinyard and Sim 1987; Laczniak and Palan 2004). Atkin (1978) found that parents refuse younger children's requests more often than older children's requests. The gender of the children affects the kind of products they purchase. The research objective is to understand the role of sex and age factors in affecting purchase decision in the context of children's buying behaviour. As children get older, parents feel more confident in their child's decision-making abilities. Therefore it is expected that:

H2: The older the child the more influence the child will have in purchase decisions for all three product categories. This will hold true for both A1A2 & C D Families in the socio-economic class of the society.

Table: 5.5

Child's Age	Mean A1 A2	Mean C D	t-value	Significance Level
8-10	4.69	4.31	2.917	.005
11-13	4.80	4.44	2.740	.008
14-16	4.88	4.43	2.801	.006
17-19	4.23	3.36	3.018	.004

Table:5.6

Child Age/Product Type		Mean A1A2	Mean C D
Age	Product Type		
8-10	Low-value product	4.69	4.31
	High-value product	6.53	6.60
	Child-centric product	4.51	3.40
11-13	Low-value product	4.44	4.80
	High-value product	6.15	6.60
	Child-centric product	3.53	3.10
14-16	Low-value product	4.88	4.43
	High-value product	6.58	6.50
	Child-centric product	3.35	2.97
17-19	Low-value product	5.31	4.47
	High-value product	6.56	6.43
	Child-centric product	5.16	3.47

A t-test was used to test hypotheses two. Support was found for this hypothesis. As can be seen by examining the means more closely, in general, the older the child, the more perceived influence (higher means = more influence). There were differences between the A1A2 and C D scores. Except for the 11-13 year range, C D perceived children to have greater influence in purchase decisions for high-value products in comparison to A1A2 categories. When looking more closely at product categories, A1A2 perceive more influence in the younger ages than do from the C D.

The similar findings have also been reported in Ward and Wackman's (1972) research that parent's yield more to older than younger children's requests for various products. Nelson (1979) showed that younger children have less involvement than older children in choosing restaurants for family meals. Darley and Lim (1986) found that older children in general have more influence than younger children on family

leisure activities (movies, family outings and participant sports). Moschis and Mitchell (1986) found that older children have greater influence in all decision stages.

5.7: Binary Logistic Model

It has been revealed that younger children have less involvement than older children in choosing product for family consumption and hence less brand trust. It is seen that older children in general have more influence than younger children on family leisure activities. Finally, when it comes to influence in decision stages, the older children have greater influence in all decision stages. Marquis Marie (2004) explored that Gender differences were observed in terms of influencing, selecting and purchasing specific products. The results obtained contributed to our knowledge on interpersonal influences on children's consumer behavior and on individual differences in consumer purchase decision making. Jenkins Roger L. (1979) conducted an exploratory study focusing on the relationship between children's influence patterns and various demographic, socio-economic, personality, and attitudinal variables. Hundal (2001) in a study demonstrated the buying behaviour pattern of children living in same city but fall under different social stratification scale of the Amritsar district of Punjab and reported the significance difference in the decision making pattern in the context of family purchase decisions for durables products including refrigerators, televisions, air coolers, and washing machines etc. Family decision making also depends on the family type. Nuclear family would be more open to consider children's opinion on family purchases compared to joint family (Kaur and Singh, 2006; Jain and Bhatt 2004).

Based on the above literature the following hypothesis can be prepared:

H3: The family pattern, age, gender & working status of the parents have more involvement and trust in purchase decisions for different product categories. This will hold true for both A1A2 & C D Families in the socio-economic class of the society.

The results of the logistic regression for different products are as follows:

The results of the Binary Logistic Model for Vacation Choice

Classification Table for Binary Logistic Model

Table: 5.7

Observed Variable		Predicted		Percentage Correct	
		Age of Children			
		.00(Children)	1.00 (Teen)		
Age of Children	.00 (Children)	76	7	90.5	
	1.00 (Teen)	13	85	85.9	
Overall Percentage				88.0	

Source: Primary Data through Survey Technique

Variables in the Equation (Using Binary Logistic Model)

Table: 5.8

Vacation Choice	B	S.E.	Wald	df	Sig.	Exp(B)	95% C.I. for EXP(B)	
							Lower	Upper
Involvement	.647	.132	23.943	1	.000	1.909	1.474	2.474
Brand Trust	.701	.133	27.750	1	.000	2.016	1.553	2.617

Note: (a): The value of Chi-square:128.829; df : 2 ; p<.000; (b) Cox & Snell R Square: .505; Nagelkerke R Square: .675

Source: Primary Data using Survey Technique

The results of the logistic regression model clearly demonstrate that in case vacation choice, the age of teens have more influential role in the decision making process, may be because of the availability of sources of information, consciousness. The cognitive abilities of the child play a very vital role in deciding the brand with all sorts of required information. It is believed that the cognitive ability of the child increases with age. Moschis & Moore (1979) in their study established that age was found to a very important determinant for getting information from sources. Teens has a very insignificant role to play. The results are matching with Atkin (1978), who found that older children's have more influence, more dominant role often than younger children's.

The Logit model predicts the group membership to a great level of precision and the misclassification is quite low for vacation choice. It should be noted here that the results obtained are quite satisfactory due to the fact that we have simply chosen the respondents who play significant role in decision making (for the particular product

categories) to be purchased for the consumption of the family. The purpose of this research was to explore children's influence on purchase decisions on selected demographic variables between two segmented age group of children. On the basis of the findings it can be concluded that the age of the children's influence on purchase decision making process for a product like vacation choice. The maximum level of influence have been observed in case of higher aged child, because of information of the products that directly they have compared to the other segmented group. The research findings are supported by the previous studies (Foxman, Tansuhaj et al. 1989; Mangleburg 1990; Beatty & Talpade 1994; John 1999).

These findings are supported by the higher cognitive levels, greater experience as consumers and higher levels of development possessed by older children (Mangleburg 1990). As children get older, parents feel more confident in their child's decision-making abilities. Therefore it is revealed that the older the child the more influence the child will have in purchase decisions for all three product categories. Swinyard, Sim (1993) examined children's influence in selecting a place for vacations and it was reported that older children are perceived as more influential than younger children.

These findings entail focusing on children belong to Kolkata and Delhi metropolis when designing marketing programs for service oriented leisure related products. Special attention should be given to older children as they practice heavier influence on their parents purchasing decisions. Marketing programs must be initiated after targeting the above stated segmented population of children.

Family decision making depends on the family type. Nuclear family would be more open to consider children's opinion on family purchases compared to joint family. The children in the interview data influenced and helped their parents in deciding the colour of the car, deciding the destination of the vacation or making choice of electronic device. Family structural changes, such as more single families and smaller family size (McNeal 1992; Hahlo 1993; Lackman and Lanasa 1993; Gunter and Furnham 1998), also increase the influence children in family purchase decision making process.

The results of the Binary Logistic Model for Computer Classification Table for Binary Logistic Model

Table:5.9

Observed		Predicted		Percentage Correct
		Family Type		
Family type	.00 (Nuclear)	1.00 (Joint)		
	78	7	91.8	
Overall Percentage	11	85	88.8	90.2

Source: Primary Data through Survey Technique

Table:5.10
Variables in the Equation (Using Binary Logistic Model)

Computer	B	S.E.	Wald	df	Sig.	Exp(B)	95% C.I .for EXP(B)	
							Lower	Upper
Involvement	.296	.119	6.162	1	.013	1.344	1.064	1.697
Brand Trust	.608	.119	26.230	1	.000	1.837	1.456	2.319

Note: (a): The value of Chi-square:143.697; df : 2; p<.000; (b) Cox & Snell R Square: **.544**; Nagelkerke R Square: **.727**

Source: Primary Data through Survey Technique

The logistic regression model amply demonstrate that for a durable product like computer, the teens have more influential role in the decision making process in comparison to their parents, may be because of use of the product and also the attachment with this type of product helps the children to get more involved with the purchase decision making process. It has also been reported that Family pattern/type also plays a significant role in decision making. It has been revealed from the table that children having nuclear family have more say in the family decision making pattern. Similar findings have also been reported by Chaudhary and Gupta (2012) that teens from nuclear family have a very significant role to play in decision making process. Our results are also matching with Verma and Kapoor 2003, who found that children's have more influence, more dominant role to play in case of products like computer, music systems, audio player etc. Our findings are also supported by the previous researches conducted in this area, viz. Nelson (1979), Darley and Lim (1986) & Moschis and Mitchell (1986). It should be noted here that the logit model can classify the group membership to a great level of precision and the misclassification is quite low for the product like computer.

Male child are expected to have more influence on the products that are used for family consumption. The male child is expected to have more influence in products that are more expensive as they get involved with the process of information search and brand selection. Therefore female children's influence is less with durable products which tend to be more expensive (Isler, Popper et al. 1987; Swinyard and Sim 1987).

The results of the Binary Logistic Model for Television Set Classification Table for Binary Logistic Model

Table:5.11

Observed		Predicted		Percentage Correct
		Gender of the Respondents .00 (Male)	1.00 (Female)	
Gender of the Respondents	.00 (Male)	78	6	92.9
	1.00(Female)	7	89	92.9
Overall Percentage				92.9

Source: Primary Data through Survey Technique

Variables in the Equation (Using Binary Logistic Model)

Table: 5.12

Television Set	B	S.E.	Wald	df	Sig.	Exp(B)	95% C.I. for EXP(B)	
							Lower	Upper
Involvement	.446	.101	19.370	1	.000	1.561	1.280	1.904
Brand Trust	.594	.126	22.058	1	.000	1.811	1.413	2.320

Note: (a):The value of Chi-square: 174.642 ; df : 2 ; p<.000; (b) Cox & Snell R Square: .615; Nagelkerke R Square: .822

Source: Primary Data through Survey Technique

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 from the above table that the male child are more involved with the product choice like television set than the female child. The similar findings has been projected earlier with different research model (Ezan & Lagier, 2009). The similar findings have also been reported in the past studies explaining children's gender effectiveness in influencing purchase decision (McNeil, 2003).

It has been revealed that the above logistic model can classify respondents based on the gender specification and insignificant level of misclassification for the product like television set leads to explain the greater level of precision in this study. The Brand trust behavior of child has also been observed stating that the male part of the child possess more band trust behavior and they stick by with those brand where they have more trust. Similar findings have also been reported by Ali and Batra (2011); Atkin (1978); Lee & Collins (1999); McNeal & Yeh (2003), showing the influence of child on family purchase decisions with gender.

Children have more influence over family decision-making when socio-orientation is lower and concept orientation is higher (Geuens, Mast et al. 2002; Moschis and Moore 1979). Laczniak and Palan (2004) found that children of higher income families where both parents work outside have greater influence on purchase decisions compared to the children of single working parents, who have very little influence.

The results of the Binary Logistic Model for Health Drink Classification Table for Binary Logistic Model

Table: 5.13

Observed		Predicted		
		Working Status of Parents		Percentage Correct
Working Status of Parents	.00(Single Working)	1.00(Both Working)		
	1.00(Both Working)	19	63	76.8
Overall Percentage				80.3

Source: Primary Data through Survey Technique

Variables in the Equation (Using Binary Logistic Model)

Table: 5.14

Health Drink	B	S.E.	Wald	df	Sig.	Exp(B)	95% C.I. for EXP(B)	
							Lower	Upper
Involvement	.309	.063	24.140	1	.000	1.734	.649	.830
Brand Trust	.443	.096	21.266	1	.000	1.642	.532	.775

Note: (a)The value of Chi-square:86.187 ; df : 2 ; p<.000; (b) Cox & Snell R Square: .376; Nagelkerke R Square: .503

Source: Primary Data through Survey Technique

The children influence is analysed using the child centric product health drink. For the product health drink child directly participate in choosing their preferred brand from the market. The working status of parents, as one of very important demographic variable, plays a crucial role to segregate respondents. The child having, both working parents have more power to voice their opinion, stating that they are more involved with brand selection behaviour. It has been revealed that the both parents working family seem to have more influence and are more predominant compared with single parent working family. The children of both parents working family have been voicing their opinion for the purchase of various products directly for their own use as well as family use. In our study, it has been revealed from the above table that the logit model has been able to classify respondents in a better way. The value of Chi-square signify that the overall model is fit with $p<.000$ and t value of Cox & Snell R Square & Nagelkerke R Square shows that both value are not significant which justify the model fit. The similar findings have also been reported in the study of Sunita Kumar in the year of 2012 & Wang, S., B. B. Holloway, et al. (2007), Geuens, Pellemans et al. 2003.

5.8: Multiple Regression Method

Multiple regression analysis have been employed to judge the brand loyalty behaviour of teens in purchasing different product either for their own use or the use of whole family itself, on a 5-Point Likert Scale. The results, using multiple regressive model illustrates that the items like candies, computer, health drink, cloths which has significant effect on involvement of children and the level of involvement is not highly significant for other products like vacation choice and television set, as tested by t-value at 5% significance.

McDougall Jean, Chantrey David (2004) reported that today's teens are much more grown up than previous generations, and this gives lot of opportunities to marketers. Children are found to influence not only the brands they buy for themselves but also expensive family purchases. It has been examined that children are very brand loyal and a few conceptual variable also responsible to measure the degree of brand loyalty.

It has also been outlined in the previous literature that the brand trust and involvement plays a significant role in determining brand loyalty.

The multiple regression results are self explanatory, a few comments are necessary to focus on the regression co-efficient in predicting brand loyalty.

**Table: 5.15
Regression Coefficients**

Variables		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error			
Vacation Choice	Involvement	.361	.147	.137	2.452	.017
	Brand Trust	.228	.191	.063	1.191	.238
	Brand Influence Score	.144	.079	.102	1.827	.072

Dependent Variable: Brand (Destination Loyalty) Loyalty,

Note: Adjusted R Square: .499, F: 62.201, P<.000

The choice of vacation falls under the purview of joint decision making where all members of the family finalize the destination after a great deal of deliberations and exchanges of views among themselves. The choice of vacation is obviously non-repetitive in nature for which search for information, risk perception and money at stake are considered to play a pivotal role in selecting a vacation destination. In view of this the level of involvement and pester power of children are found to be significant in predicting loyalty toward a destination. The value of r-square is found to be high and the F value is also significant beyond p<0.000.

Holdert, Antonides (1997) reported that children's influence was higher in the stages of the decision making process- for selecting vacation place but the decisions are mostly be mediated by parents. Thus parental authority holds significance in the purchase decisions. Jenkins Roger L. (1979) cited that children were perceived to exert minimal influence in the following major decision categories: vacation decisions and automobiles. Swinyard, Sim (1993) examined children's influence in selecting a place for vacations and it was reported that older children are perceived as more influential than younger children.

Table: 5.16
Regression Coefficients

Variables		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
Computer	Involvement	1.008	.226	.464	4.450	.000
	Brand Trust	.016	.157	.009	.099	.921
	Brand Influence Score	.136	.087	.129	1.552	.125

Dependent Variable: Brand Loyalty

Note: Adjusted R Square 0.517, F: 14.730, P < .000

Similarly, the level of involvement for computer is found to be significantly influencing the loyalty towards a particular brand. Children do not have a significant role in this respect though the coefficient if found to be positive. The involvement construct includes many dimensions like risk, pleasure, importance, sign value and in this context a composite score of involvement has been taken into consideration. The theory posits that highly involved customers have a very smaller number of brand in their consideration set which is developed by considering the attitude toward the brand. For this reason it may be argued that the brand trust has not been found to be significant in this case. The magnitude of r-square is found to be high and the F value is also significant beyond p<0.000.

Table: 5.17
Regression Coefficients

Variables		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
Health Drink	Involvement	.651	.238	.317	2.734	.008
	Brand Trust	.371	.170	.247	2.191	.033
	Brand Influence Score	.235	.097	.282	2.420	.019

Dependent Variable: Brand Loyalty

Note: Adjusted R Square: 0.396: F: 7.210, P<.000

As expected, for health drinks all the independent variables are found to be significant in influencing the brand loyalty score. The involvement is found to be highly significant that may be due to the hedonic value associated with the product. It is observed that the trust and brand influence score are also significantly influencing loyalty towards the brand. The brand influence score is high by any standard

indicating extreme loyalty toward a particular brand that lead to adoption. The level of r-square is found to be high and the F value is also significant beyond p<0.000.

Similar findings have also been reported by Gram, M. (2010), showing that children's are highly involved while selecting a brand of health drink for their as well as family consumption. They use to apply a range of negotiation strategies to purchase their preferred brand.

Table: 5.18
Regression Coefficients

Variables		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
Candy	Involvement	.481	.186	.236	2.592	.012
	Brand Trust	.379	.173	.200	2.189	.032
	Brand Influence Score	.418	.072	.533	5.781	.000

Dependent Variable: Brand Loyalty

Note: Adjusted R Square: 0.403; F: 13.829, P< .000

For different brand of candy, it is observed that all the independent variables are positively associated with level of brand loyalty. The most significant variable is brand influence score that has maximum influence on the brand of candy to be favored. The level of r-square is found to be high and the F value is also significant beyond p<0.000.

Table: 5.19
Regression Coefficients

Variables		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
Apparel	Involvement	.591	.218	.288	2.703	.009
	Brand Trust	.314	.150	.213	2.089	.041
	Brand Influence Score	.369	.089	.439	4.161	.000

Dependent Variable: Brand Loyalty

Adjusted R Square: .438; F: 11.157, P<.000

Similar observations are also observed in case of apparel where all the independent variables are significant as revealed by the values of 't'. Apparel is socially visible product for which it is expected that involvement, brand trust and brand influence score have a dominant role in predicting the brand loyalty behavior of teens. The level of r-square is found to be high and the F value is also significant beyond p<0.000.

Table: 5.20
Regression Coefficients

Variables		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
Television Set	Involvement	.303	.167	.179	1.819	.013
	Brand Trust	.685	.345	.195	1.988	.051
	Brand Influence Score	.636	.155	.406	4.094	.000

Dependent Variable: Brand Loyalty
Adjusted R Square: 0.459; F: 11.085, P<.000

For durable like television set, the children play a dominant role in influencing the brand choice behavior. Regression model has investigated the relationship between brand loyalty behaviour and various independent variables, viz. involvement, brand trust and brand influence score. The level of r-square is found to be high and the F value is also significant beyond p<0.000.

Similar findings have been cited by Chundawat D.S., Gupta Seema (2003) & Hundal (2001). It was found that for television, the demand was initiated and influenced mostly by children. This indicates that children are playing an increasingly important role in purchase decisions of the family, which may be attributed to the sociological changes taking place.

Children are seen influencing insignificantly in family products like holiday/vacations. The similar findings have also been reported by Ahuja and Stinson, 1993; Belch et al., 1985, and by Kaur and Singh, 2006.

5.9: Conclusion

Decision making is a complex process especially when children involve and influence the family purchase decision-making process. The family type, gender, age creates an impact the way children's influence the purchase decision for personal or family use. The research findings suggest that female child have less influences than the boy child to create the maximum impact in the decision making process. Child took interest in shaping the purchase behaviour in various product category and exert their pester power to dominate the decision process. It has been revealed that the product category considered in our study like selecting the vacation destination or making choice of

electronic device like computer or television set or their personal products like candy or health-drink, children have significant role to play. The type of family played a major role in family purchases. The conclusions from this research also indicated that children's participation in decision stages depends on the product category. For an expensive product, children were only involved in information search stage, whereas for an inexpensive product, the children would simultaneously participate in all decision stages.

Due to limited cognitive ability, younger children do not much participate in evaluation stage compared to the elder ones. The communication between the parents and the children in India mainly depends on the family type. In a nuclear family, there is more of concept oriented communication style whereas in a joint family, socio-oriented communication style is observed. However, the younger children in India did not have much say as compared to the older children due to their thinking abilities. In conclusion, children do occupy the centre position in the Indian family where they not only influence in family decision-making but they also act as future customers

The knowledge of family buying roles is important in developing appropriate marketing strategies. The marketer can use this knowledge to identify the family members who play the roles of initiator and influencer for particular products and then develop an appropriate communication strategy targeted at these members to evoke the desired response. Since children tend to influence product decisions that are relevant to them, marketers must appeal to children as much as parents. 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.

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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

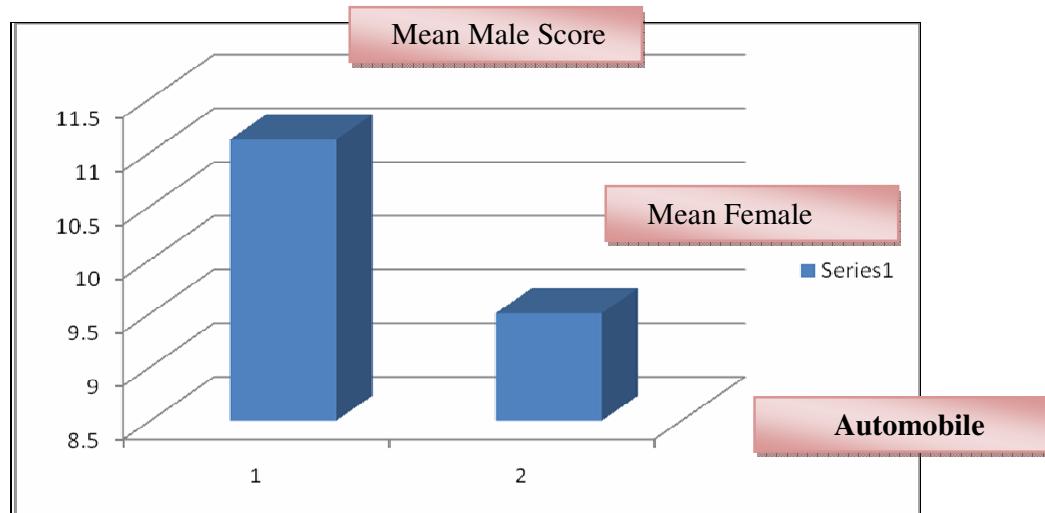
A separate regression analysis was conducted, keeping in view, Cognitive Loyalty, Affective Loyalty, Connative Loyalty, Risk Importance, Risk Probability, gender and working status as a set of explanatory variables and brand trust as the dependent variable. The result of multiple regression analysis 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 whereas in the information search stage, wives also found to be involved in the decision making process.

Figure:6.1



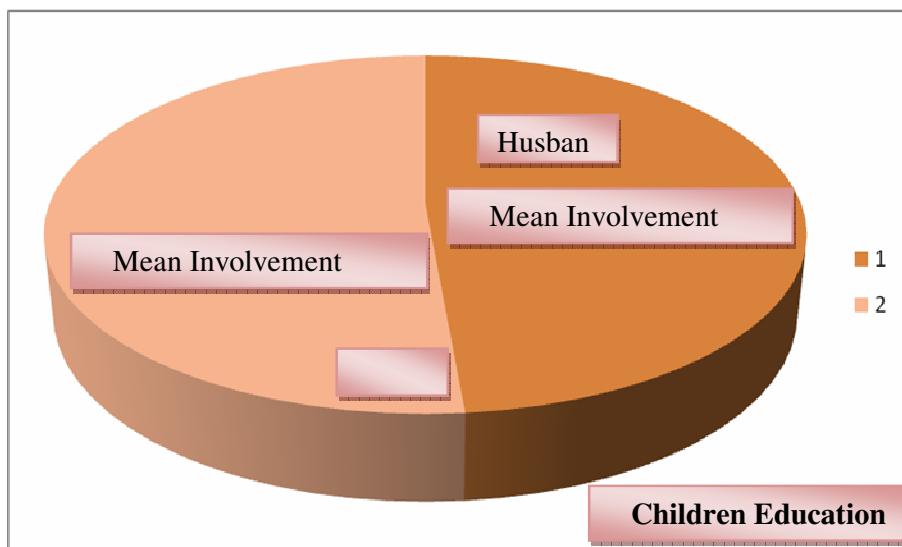
A: Mean Male Score; B: Mean Female Score; Product: Automobile

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 pay 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.

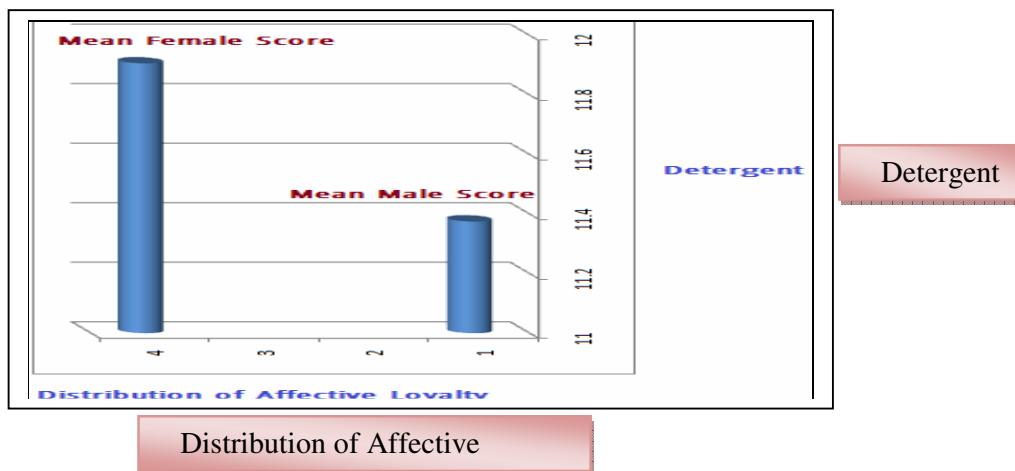
A separate regression analysis was conducted, keeping in view, Cognitive Loyalty, Affective Loyalty, Connative Loyalty, Risk Importance, Risk Probability, gender, family size and working status as a set of explanatory variables and brand trust as the dependent variable. The result of the multiple regression 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

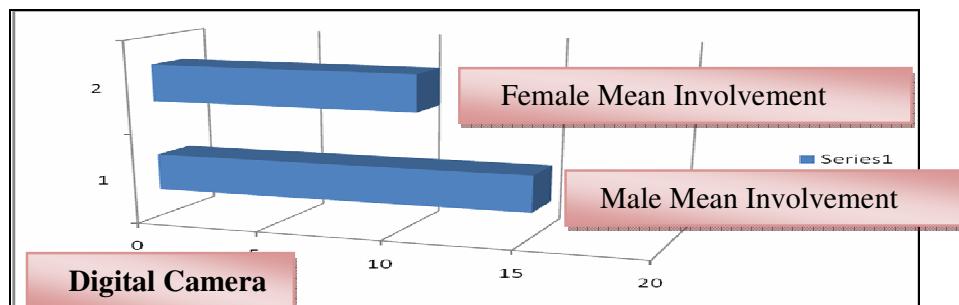
that these variables can discriminate the respondents based on their gender status. The values of exp (Beta) reveal that the affective loyalty, brand trust and risk importance play dominant role in discriminating the respondents. The overall fit of the model can be judged from the chi-square statistic.

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.

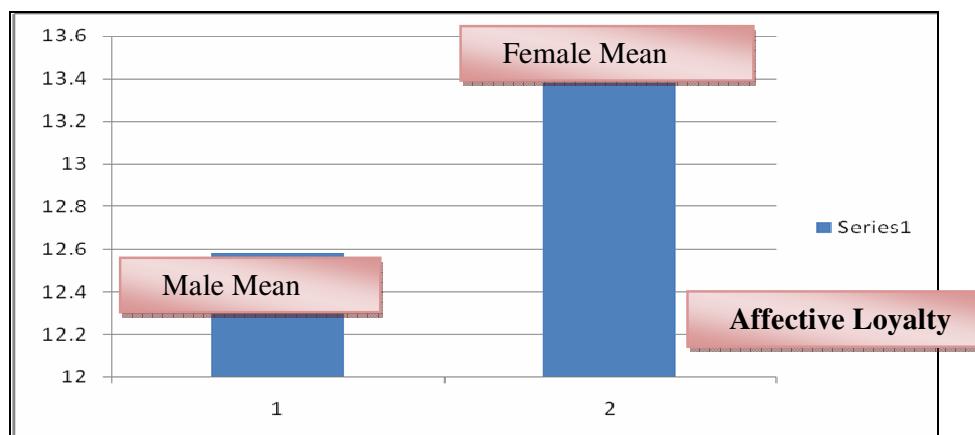
Figure:6.4



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.

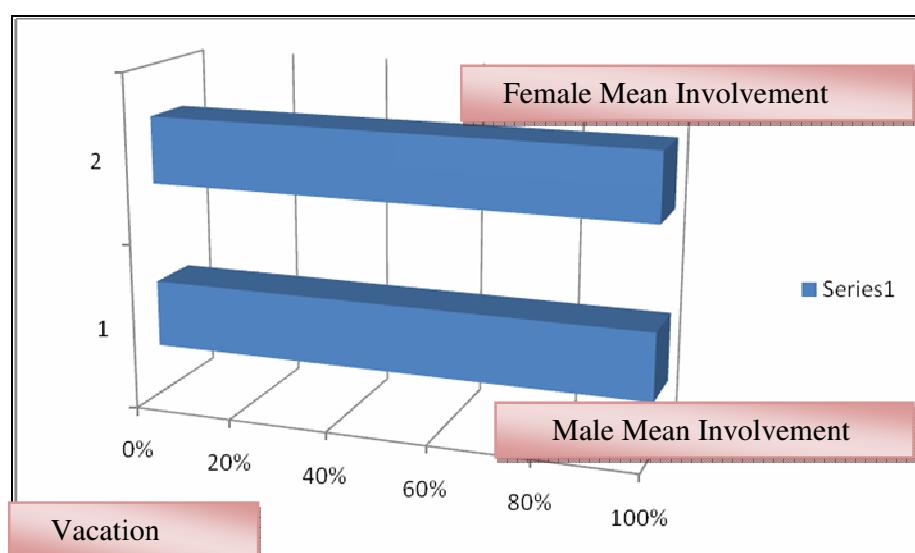
Figure:6.5



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.

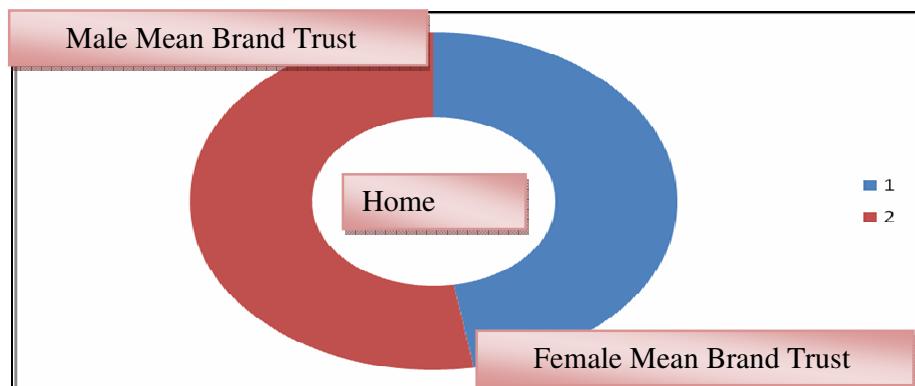
Figure: 6.6



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 & Riguax; 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 pattern 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 pattern 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

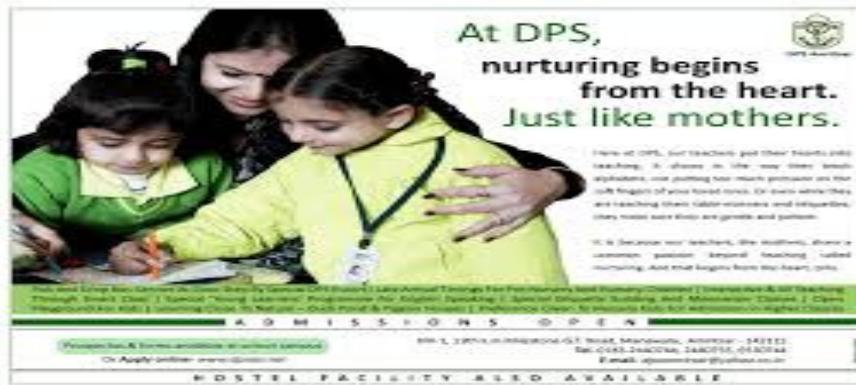
Research in consumer behaviour, specially, in spousal purchase decision making pattern provides an extensive portfolio of research agenda for scholars in this field. Family and family consumer behaviour are, no doubt, complex and "messy" areas compared to individual decision making. Research in the future 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



females. Visual cues and repetitive ten seconds spot advertisements may be highly affective to keep the brand in the minds 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 obsessed 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 accepter. 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 & Riguax) 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 & Riguax 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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Appendix:1
Survey Questionnaire
PART I
Section I

I always thought of a particular brand of ----- over the other brand(s) when I consider buying it.

Fully Agree	Agree	Can't Say	Disagree	Fully Disagree
-------------	-------	-----------	----------	----------------

I consider brand to be very important in choosing -----

Fully Agree	Agree	Can't Say	Disagree	Fully Disagree
-------------	-------	-----------	----------	----------------

I paid lot of attention to this particular brand of -----over the other brands.

Fully Agree	Agree	Can't Say	Disagree	Fully Disagree
-------------	-------	-----------	----------	----------------

I would continue to buy the same brand of ----- because I like the brand very much.

Fully Agree	Agree	Can't Say	Disagree	Fully Disagree
-------------	-------	-----------	----------	----------------

I felt good about this----- brand of Apparels (Dresses) over the other brands.

Fully Agree	Agree	Can't Say	Disagree	Fully Disagree
-------------	-------	-----------	----------	----------------

I felt very much attached to this brand of ----- over the other brands.

Fully Agree	Agree	Can't Say	Disagree	Fully Disagree
-------------	-------	-----------	----------	----------------

It was very important for me to buy this particular brand of -----over other brands.

Fully Agree	Agree	Can't Say	Disagree	Fully Disagree
-------------	-------	-----------	----------	----------------

Although another brand was on sale I still bought this particular brand of -----

Fully Agree	Agree	Can't Say	Disagree	Fully Disagree
-------------	-------	-----------	----------	----------------

Once I have decided on a particular brand of -----over the other brands, I will stick by it.

Fully Agree	Agree	Can't Say	Disagree	Fully Disagree
-------------	-------	-----------	----------	----------------

Section II

It is very difficult to choose the right brand of -----

Fully Agree	Agree	Can't Say	Disagree	Fully Disagree
-------------	-------	-----------	----------	----------------

It is really annoying to buy ----- that does not meet my needs.

Fully Agree	Agree	Can't Say	Disagree	Fully Disagree
-------------	-------	-----------	----------	----------------

-----are very important to me.

Fully Agree	Agree	Can't Say	Disagree	Fully Disagree
-------------	-------	-----------	----------	----------------

I consider----- to be very useful to me.

Fully Agree	Agree	Can't Say	Disagree	Fully Disagree
-------------	-------	-----------	----------	----------------

It is really exciting to buy-----

Fully Agree	Agree	Can't Say	Disagree	Fully Disagree
-------------	-------	-----------	----------	----------------

----- appeal me a lot.

Fully Agree	Agree	Can't Say	Disagree	Fully Disagree
-------------	-------	-----------	----------	----------------

Section III

For most of the ----- brands major differences among competing brands are significant.

Fully Agree	Agree	Can't Say	Disagree	Fully Disagree
-------------	-------	-----------	----------	----------------

The wide variety of competing ----- makes buying decision difficult.

Fully Agree	Agree	Can't Say	Disagree	Fully Disagree
-------------	-------	-----------	----------	----------------

Different brands of ----- available in the markets are very similar.

Fully Agree	Agree	Can't Say	Disagree	Fully Disagree
-------------	-------	-----------	----------	----------------

What brand of ----- are you using? ----- Based on the performance of your ----- please express the degree of trust you have in the brand by answering the following questions. In the blank space you are requested to write the name of the brand:

Section IV

With -----brand name I obtain what I look for in Apparels (Dresses).

Fully Agree	Agree	Can't Say	Disagree	Fully Disagree
-------------	-------	-----------	----------	----------------

-----is a brand name of Apparels (Dresses) that meets my expectations.

Fully Agree	Agree	Can't Say	Disagree	Fully Disagree
-------------	-------	-----------	----------	----------------

I feel confident in ----- brand name of Apparels (Dresses).

Fully Agree	Agree	Can't Say	Disagree	Fully Disagree
-------------	-------	-----------	----------	----------------

-----is a brand name of Apparels (Dresses) that never disappoints me.

Fully Agree	Agree	Can't Say	Disagree	Fully Disagree
-------------	-------	-----------	----------	----------------

I persuade others to buy the -----brand of Apparels (Dresses) I like.

Fully Agree	Agree	Can't Say	Disagree	Fully Disagree
-------------	-------	-----------	----------	----------------

Section V

- Please name the brands of ----- you may consider worth buying for your personal use from different brands of Apparels (Dresses) available in the market.

1. -----, 2. -----, 3. -----, 4. -----, 5. -----

Section VI

List of Products Wife	Husband	Husband	Joint	Wife
	Fully Partially	Partially Partially	Decision	Fully
Detergent	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Television	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Apparels	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Children Education	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Insurance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Vacation Choice	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Automobile	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Refrigerator	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Kitchenware	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Toothpaste	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Soap	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Home Decor	<input type="checkbox"/>				
Investment in Real Estate	<input type="checkbox"/>				
Health Drinks	<input type="checkbox"/>				
Furniture	<input type="checkbox"/>				
Saving Instruments	<input type="checkbox"/>				
Mobile Set	<input type="checkbox"/>				
Digital Camera	<input type="checkbox"/>				
Laptop	<input type="checkbox"/>				

PART II
Demographic Profile of the Respondents

1. Gender of the Respondents:
 a) Male b) Female
2. Working Status of the Respondents:
 b) Husband working only b) Wife working only c) Both working
3. Age of the Respondents:
 a) Up to 25 b) 26-30 c) 31-35 d) 36-40 e) 41-45 f) 46
 & Above
4. Net Family Income per month (₹)
 a) Up to 20000 b) 20001-40000 c) 40001-60000 d) 60001-80000 e)
 80001 & Above
5. Family Structure of the Respondents
 a) Nuclear b) Joint
6. Education of the Respondents
 a) Under Graduate c) Graduate d) Post Graduate e) Professionally
 Qualified

7. Family Size of the Respondents
 a) Up to 3 b) 4-5 c) 6 & Above
8. Respondent's Years of marriage
 a) Less than 5 years b) 5-10 years c) 11-15 years d) 16-20 years e) More than 20 years

Thank You very much for sharing your view

Appendix: II

Digital Camera	Rotated Component Matrix							Chronbach's Alpha
	Component							
	1	2	3	4	5	6	7	
C1	.581							.662
C2	.643					.310		
C3	.629							
AFF1		.605						.652
AFF2		.618						
AFF3		.590						
CON1		.328	.681					.672
CON2			.659					
CON3			.677			.376		
RI1				.619				.622
RI2				.639				
RI3				.666				
RP1					.582			.617
RP2	.332				.628			
RP3					.607			
INV1						.638		.606
INV2						.599		
INV3						.643		
BT1							.627	.642
BT2		.348					.633	
BT3							.685	
BT4							.641	
BT5							.698	

Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization.

Note: C= Cognitive Loyalty; AFF=Affective Loyalty; CON: Connative Loyalty; RI: Risk Importance; RP: Risk Probability; INV: Involvement; BT: Brand Trust

Appendix:III

Furniture	Rotated Component Matrix							Chronbach's Alpha	
	Component								
	1	2	3	4	5	6	7		
C1	.581							.632	
C2	.633					.310			
C3	.629								
AFF1		.625						.612	
AFF2		.648							
AFF3		.610							
CON1		.328	.671					.662	
CON2			.639						
CON3			.657			.376			
RI1				.609				.672	
RI2				.639					
RI3				.656					
RP1					.683			.697	
RP2	.332				.652				
RP3					.673				
INV1						.608		.676	
INV2						.621			
INV3						.633			
BT1							.627	.639	
BT2		.348					.621		
BT3							.659		
BT4							.641		
BT5							.649		

Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization.

Note: C= Cognitive Loyalty; AFF=Affective Loyalty; CON: Connative Loyalty; RI: Risk Importance; RP: Risk Probability; INV: Involvement; BT: Brand Trust

Appendix:IV

Health Drink	Rotated Component Matrix							Chronbach's Alpha	
	Component								
	1	2	3	4	5	6	7		
C1	.571							.649	
C2	.603					.310			
C3	.636								
AFF1		.605						.632	
AFF2		.641							
AFF3		.610							

CON1		.328	.691					.682
CON2			.739					
CON3			.707			.376		
RI1				.669				.622
RI2				.659				
RI3				.616				
RP1					.692			.577
RP2	.332				.728			
RP3					.747			
INV1						.609		.651
INV2						.731		
INV3						.658		
BT1							.627	.652
BT2		.348					.763	
BT3							.725	
BT4							.681	
BT5							.699	

Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization.

Note: C= Cognitive Loyalty; AFF=Affective Loyalty; CON: Connative Loyalty; RI: Risk Importance; RP: Risk Probability; INV: Involvement; BT: Brand Trust.

Appendix:V

Home Decor	Rotated Component Matrix							Chronbach's Alpha	
	Component								
	1	2	3	4	5	6	7		
C1	.691							.662	
C2	.713					.310			
C3	.739								
AFF1		.755						.622	
AFF2		.698							
AFF3		.670							
CON1		.328	.691					.672	
CON2			.679						
CON3			.637			.376			
RI1				.709				.612	
RI2				.729					
RI3				.691					
RP1					.682			.697	
RP2	.332				.632				
RP3					.651				
INV1						.708		.663	
INV2						.729			
INV3						.753			

BT1						.687	.702
BT2		.348				.653	
BT3						.635	
BT4						.690	
BT5						.719	

Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization.

Note: C= Cognitive Loyalty; AFF=Affective Loyalty; CON: Connative Loyalty; RI: Risk Importance; RP: Risk Probability; INV: Involvement; BT: Brand Trust

Appendix: VI

Kitchenware	Rotated Component Matrix							Chronbach's Alpha	
	Component								
	1	2	3	4	5	6	7		
C1	.691							.602	
C2	.663					.310			
C3	.639								
AFF1		.615						.669	
AFF2		.656							
AFF3		.670							
CON1		.328	.771					.692	
CON2			.739						
CON3			.757			.376			
RI1				.589				.602	
RI2				.609					
RI3				.626					
RP1					.592			.617	
RP2	.332				.618				
RP3					.620				
INV1						.718		.676	
INV2						.689			
INV3						.629			
BT1							.717	.650	
BT2		.348					.763		
BT3							.735		
BT4							.695		
BT5							.670		

Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization.

Note: C= Cognitive Loyalty; AFF=Affective Loyalty; CON: Connative Loyalty; RI: Risk Importance; RP: Risk Probability; INV: Involvement; BT: Brand Trust

Appendix: VII

Refrigerator	Rotated Component Matrix							Chronbach's Alpha	
	Component								
	1	2	3	4	5	6	7		
C1	.705							.682	
C2	.733					.310			
C3	.759								
AFF1		.695						.659	
AFF2		.659							
AFF3		.630							
CON1		.328	.691					.697	
CON2			.678						
CON3			.669			.376			
RI1				.709				.692	
RI2				.689					
RI3				.666					
RP1					.665			.697	
RP2	.332				.639				
RP3					.678				
INV1						.718		.606	
INV2						.681			
INV3						.703			
BT1							.587	.663	
BT2		.348					.603		
BT3							.615		
BT4							.641		
BT5							.629		

Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization.

Note: C= Cognitive Loyalty; AFF=Affective Loyalty; CON: Connative Loyalty; RI: Risk Importance; RP: Risk Probability; INV: Involvement; BT: Brand Trust

Appendix: VIII

Vacation Choice	Rotated Component Matrix							Chronbach's Alpha	
	Component								
	1	2	3	4	5	6	7		
C1	.691							.612	
C2	.673					.310			
C3	.719								
AFF1		.685						.643	

AFF2		.671					
AFF3		.650					
CON1		.328	.621				
CON2			.639				
CON3			.660			.376	
RI1				.597			
RI2				.619			
RI3				.606			
RP1					.612		
RP2	.332				.638		
RP3					.696		
INV1						.713	
INV2						.696	
INV3						.733	
BT1							.587
BT2		.348					.603
BT3							.635
BT4							.621
BT5							.631

Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization.

Note: C= Cognitive Loyalty; AFF=Affective Loyalty; CON: Connative Loyalty; RI: Risk Importance; RP: Risk Probability; INV: Involvement; BT: Brand Trust

List of Publications

Full Length Research Paper

Impact of different facets of product involvement and consideration set on teens' family purchase decision making: A multivariate analysis

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Creating and maintaining strong brand and a band wagon of loyal customers have become increasingly difficult in today's competitive environment due to proliferation of numerous brands in a generic product category. Brand loyalty has been shown to be associated with higher rates of return on investment due to increase in the market share. Children's influence on family purchase decision depends on a number of parameters and situations. Children exercise various methods to influence their parents' decision. Their influence varies from products to products. It depends on parents' education, profession, income, single parent working or both parents working, and type of family. Astonishingly, very few studies have been undertaken to relate the brand loyalty and product involvement behavior of teenagers. The data for this study are gathered from a cross section of teenagers of different socioeconomic backgrounds, from the major metros of India during the third quarter of 2014. In this paper aside including only involvement of product brand influence scores, brand trust and the size of the consideration set have been incorporated to predict brand loyalty of teens. The findings of the study reveal that multi-dimensional measure is a better predictor of loyalty behavior. Research findings also reveal that different explanatory variables have diverse influence on the brand loyalty behavior of teens.

Key words: Brand loyalty, product involvement, Indian teens, brand influence score.

INTRODUCTION

Teenagers in the contemporary marketing environment constitute a pivotal market segment and deserve considerable attention from marketers and academicians due to the fact that market is expanding and teens spend vast amount of money for a wide variety of products. It is a reality that children play a central role in influencing

family purchasing decisions; this has urged the marketing researchers to track their brand influencing behavior.

It can hardly be denied that the degree of influence exerted by children differs across product categories as well as the stage of the decision making process. The teenage population is increasing exponentially over the

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last decade and for this reason the consumer behavior researchers are showing enormous interest to unveil the buying behavior of this growing segment.

The Indian consumer market, which is primarily dominated by young generation, is becoming increasingly sophisticated and brand conscious. A typical upper middle class young consumer is beginning to look beyond the utility aspect of a product to seek intangibles like brand and lifestyle statement associated with the product. This modern consumer wants his purchases to reflect his lifestyle or at least the one he aspires for. As a result of this brand consciousness, the food and beverage segment of the FMCG sector is already witnessing a significant shift in demand from loose to branded products.

India alone is home to 1.136 billion people, out of which an estimated 350 million are in the age bracket of 10-24 years. Their purchasing power has significantly increased, both, in terms of salary and pocket money. An ASSOCHAM survey revealed that the average monthly allowance of urban children in the age group of 10-17 years has gone up from ₹ 300 in 1998 to ₹ 1,300 in 2008. This segment is very attractive due to its size, increasing spending power, and large exposure to media. Among the existing studies, there is none in our knowledge that documents brand relationships of young consumers in an emerging economy. Finally, young consumers the world over are influenced by peers and family in their brand-related decisions (Singh et al., 2003). For marketers, it is important to understand the impact of these factors on brand relationships and brand switching intentions.

Teenagers who belong to the age group of 13 to 19 approximately spend \$150 billion per year globally. Teens also exert influence on the tune of an additional \$150 billion per year globally with "pester power." It is believed from various sources that they indirectly influence another \$300 billion per year. That is a total purchasing/influencing power of \$600 billion this year. Moreover, teens to a considerable extent influence various products to be consumed and used by their parents and other members of their family to which they belong.

The world is witnessing a rise in the number of young consumers and evidence suggests they are brand conscious. In addition, 57 per cent of the teenagers cite marketing and media in their conversations as compared to 48 per cent adults (Hein, 2007). Teenagers' share of expenditure in the Indian market is worth \$2.8 billion (Rana, 2007); young consumers tend to be more involved with material possessions (Belk, 1988). Consumer socialization process begins at home; young consumers see brands which are consumed in the family and are likely to give first preference to the use and purchase of those brands. Even though young consumers start consuming and developing relationships with the new brands they get exposed to, the impact of the brand exposure from their families is likely to be strong. In the

Indian context, family has traditionally played a strong role in influencing choices of their progeny. Bravo et al. (2007) argue that family always provides suggestions regarding brands for young consumers. The greater the family's influence on brand choice, the lower the depth of brand relationship (Sahay and Sharma, 2010).

Today's teenage customers have emerged as big-time spenders, who not only have a good amount of pocket money but also know how to supplement the same by means of internships, summer jobs and part-time jobs. It can hardly be denied that the teenage market in India is growing at a fast pace although no systematic effort has been made to study the loyalty behaviour of teenage consumers. Considering a research gap in this area, in this paper an effort is made to discern the product involvement and brand loyalty behaviour of teenagers in India.

There is a voluminous literature dedicated to the study of the concept of brand loyalty. However, most of the research work carried out in this area has focused on the Indian consumers, and studies involving the Indian teenage consumers are quite less in number. It is high time that research pertaining to loyalty involving Indian teenage consumers is strongly encouraged, because the outcome of any such research work would help the marketers to implement innovative changes in their product portfolio and thereby retain the customers.

Entry of multinationals and their aggressive way of garnering market share results in sleepless nights for brand executives. Research pertaining to loyalty involving Indian consumers is the need of the hour, because the outcome of any such research work would help the corporate to implement innovative changes in their product portfolio and thereby retain the customers. There is a significant increase in the spending power of Indian teenagers and their desire to purchase sophisticated products. Availability of more number of multinational brands with unique attributes has forced the oscillating consumers to buy new brands.

Another major consideration for the marketer is to look at the issue of teenager brand loyalty from the perspective of teenagers' level of involvement. The findings of various studies (Laurent and Kapferer, 1985; Bordo, 1993; Leclerc and Little, 1997) indicate a positive relationship between these two dimensions. However, since the pattern of Indian teenagers' involvement has not been fully explored, a study is required to examine the relative influence of the antecedents of teenage involvement on brand loyalty incorporating a few important explanatory variables that have not been addressed by researchers to predict brand loyalty behaviour of teenagers. Keeping in view the gaps in the existing literature this study is conducted with the following objectives:

- To determine the level of involvement of teens with respect to various brands included in our study and to

look into the number of brands in their consideration set.
 ii) To assess the brand loyalty scores for various product categories considered in our study.
 iii) To develop a Brand Influence Score (BIS) scale of using a seven point Likert type of items.
 iv) To investigate nomological validity of the measurements by investigating the degree of association between brand loyalty and a set of explanatory variables.
 v) To explain adequately why results are divergent for a cross section of products included in our study.
 vi) To integrate the findings above and suggest possible managerial implications based on the findings of the study.

The present study encompasses five broad sections including the introductory section which contained an overview of the teenage market in India as well as changes taking place in the developed markets. Instead of providing research questions, the objectives of the study have been included in the introductory section.

LITERATURE REVIEW

Product involvement and brand loyalty are two important components believed to explain a considerable proportion of consumer decision making behaviour. Several empirical studies have been reported in various marketing literature to establish relationship between consumer involvement with products and Brand Loyalty (Quester and Lim, 2003; Douglas, 2006; as cited by Sritharan et al., 2008). The findings of their studies in general postulate that consumers who are more involved with a product category exhibit greater loyalty towards the brand. A few researchers in the field of consumer behaviour view that loyalty is a process of repurchasing which happens due to situational restrictions, lack of feasible alternatives, or out of expediency (Sadasivan et al., 2011). The researchers' interest to study the consumer involvement behaviors and brand loyalty has gained momentum in recent years after the publication of two articles by Quester and Lim (2003). Quester and Lim (2003), in their empirical observation, explained that the relationship between the product involvement and brand loyalty is found to involve different aspects of involvement for different product categories considered in their study. Knox and David (2003) also support the findings of Quester and Lim by integrating classical theory of involvement, brand loyalty, and commitment (Traylor, 1981). Even in a grocery product purchase setting the outcome of the study corroborates the relationship between involvement and brand loyalty. In a similar study, Yi and Hoseong (2003) conducted a research to investigate the moderating role of product involvement and brand loyalty. The study further confirms that the consumer loyalty was highly affected by their level of involvement. In Indian context, Jain and Sharma (2002)

observed that differences in consumer involvement with the product depends on large number of products and brand related factors viz. consumer risk perception and hedonic value of the product, brand awareness and so on. The findings of the study reveal that consumer involvement differs across different type of products. Sahay and Sharma (2010), in a very recent study, reported that strong association has been observed between brand name and loyalty. The research indicated a positive as well as significant association among different facets of brand loyalty for cosmetics brands. Another current study conducted by Sridhar (2007) reveals that users of cell phone are highly brand loyal. Buyers of cell phones in their repeat purchase stick to the same brand once they find the brand satisfying all their needs and desires. In marketing terminology the phenomenon can be explained by the concept of risk importance which signifies that consumers in general are risk averse and try to avoid the psychological stress due to mispurchase of the desired brand. It is quite normal for consumers to favour a user friendly cell phone due to the fact that they do not have to pass through new learning and adoption process. In the context of store image study it is also revealed that involvement plays a dominant role in the purchase of private store brand (PSB). The findings corroborate that involvement influences buying decision and different facets of CIP scales are found to have strong impact on the loyalty behaviour for PSB.

The concept of involvement was theorized by Krugman (1965) and subsequently the concept was refined by various authors. A substantial research work in the field of involvement has been taken to relate the brand loyalty and commitment behaviour of consumers, particularly after two articles were published in the journal of marketing and the journal of marketing research by Laurent and Kapferer (1985a, 1985b). However, Traylor (1981) has probably examined initially the relationship between product involvement and brand commitment. Since then a plethora of research articles have been published to relate involvement variables and brand loyalty behavior of consumers for a wide variety of product and services. However, Traylor (1981) has probably examined first the relationship between the product involvement and brand commitment.

In the context of the review of literature presented above, several aspects need to be explained for establishing the justification of the present study. In existing literature the concept of narrow categorizers or broad categorizer has received very little attention from the researchers. Highly involved consumers find fewer brands acceptable. Theory posits that narrow categorizers are likely to be more loyal to the brand they purchase for consumption. On the other hand, consumers who are broad categorizers have a large number of brands in their consideration set and they are very likely to be brand switchers. In view of this, it is perfectly logical to incorporate the number of brands the

consumers have in their consideration set. So far our knowledge goes previous studies did not incorporate this important variable for predicting brand loyalty behaviour of consumers. This study is undertaken to predict the involvement and brand loyalty behaviour of Indian teenagers who exert considerable pester power on their parents for the purchase of a brand of their choice. We have made a serious attempt to develop a brand influence score (BIS) scale that is reliable as well as valid to discern the relationship between BIS and brand loyalty. We have then sincerely endeavoured to incorporate this construct which was not considered by previous researchers working in this area.

In this research work, we have introduced both global as well as multi-dimensional measure to capture the construct involvement to probe which measure is more effective in predicting brand loyalty behaviour of teens.

METHODOLOGY

Since the objective of our study is to relate the teenage involvement and brand loyalty behaviour incorporating the brand influence score and the number of brands in the consideration set, we have employed factor analysis to establish scale dimensionality. In addition to this, multiple regression analysis is employed to assess the importance of different variables in predicting the brand loyalty of teenagers considered in our study. Regression analysis is also employed to ascertain the predictive validity of the proposed measure of involvement and brand loyalty. The construct involvement is measured using a twelve item multi-dimensional scale incorporating risk probability, risk importance, pleasure value and the Sign Value. In our study, we have also measured involvement using a five item five-point scale proposed by Zaichkowsky (1995) to compare whether the uni-dimensional or multi-dimensional measure of involvement predicts brand loyalty behaviour of teenagers. Highly involved consumers find fewer brands acceptable (narrow categorizers) and tend to be more loyal. On the other hand, brand switchers are likely to have more brands in their consideration set (broad categorizers) that are likely to be less loyal to their brands. In an attempt to establish this phenomenon we have gathered data from teenagers regarding the number of brand they have in their consideration set. Teenagers play a significant role in deciding the brands they purchase for themselves as well as they shape the brand choice behaviour for other brands purchased for family consumption which are technically known as pester power. In our study, we have developed a seven item five point scale to measure the Brand Influence Score (BIS) of teenagers which is likely to influence the brand loyalty of teenagers. The detailed methodological procedures followed in our study are briefly discussed in the subsequent discussions.

Scale development

While developing the scale to measure the involvement construct, we have followed the recommended scaling procedures which are very commonly found in psychometric literature (Nunnally, 1978). Following Churchill's (1979) suggestion, we generated a pool of items for each facet from different involvement scales developed by Laurent and Kapferer (1995), Jain and Srinivasan (1990), Lastovicka and Gardner (1979), and Zaichkowsky (1985). In addition, a preliminary in-depth discussion with a sample of

respondents ($n=21$) pursuing management programme was also an important source from which we generated a few other items (Bhattacharya, 2000).

Altogether, 28 five point semantic differential items were initially developed to reflect the four facets of involvement. These items were then judged for content validity by a small panel of experts ($n=3$) resulting in 17 semantic differential statements. The panel comprised both academicians and marketing professional having adequate knowledge in this field. These 17 items were then administered to an initial sample of post-graduate University ($n=42$) students over two products categories per student.

Following suggestions of Zaichkowsky (1985) and Gaski and Etzel (1986), statements with items to total correlation (within each component) of $r = 0.50$ or more were retained. In this process five more items were dropped and finally 12 items were retained to measure 4 facets of involvement. It was required to establish scale dimensionality since the Interest and Pleasure items of CIP scale continued to fuse into a single factor.

Data for the survey are obtained from a convenience sample of 447 teens drawn from the four major metros in India. In addition to meeting the socio-demographic criteria, the choice of the convenience sample is made so that the teenagers have to be a user of the product on which their responses are sought. Due to financial constraint, it was not feasible for us to adopt a probability sampling technique. Convenience sample, though not very scientific, helps in getting over this limitation. Moreover, since our objective is to determine the degree and direction of relationship between various facets of involvement and their influence on the teenagers' loyalty behavioural aspect and no generalizations about the sample teenagers were envisaged, a convenience sample was considered adequate for this study. The sample size was not very large but previous research in this area also conducted similar type of studies covering a sample size ranging from 150 to 450 in most of the cases. The data for the study were collected from different coaching centres by personally administering the questionnaire. The respondents were given a complementary gel pen as a token gift for participating in the study.

Selection of stimulus products

In our present study, a good deal of exploratory work is needed to select the products to be included in the study. While selecting the stimulus products for the study we have to resolve some important issues. First, the individual considered for the interview as a user of the products for which his response is sought. Secondly, products are deliberately chosen to represent contrasting profiles on various dimensions of involvement viz. risk, pleasure and sign (self expression factor) associated with the product.

The final list of products retained for this study is done through a series of qualitative in-depth interviews with the teenagers.

Psychometric performance of the scale

The twelve-item involvement scale was initially administered to a sample of students enrolled in the Department of Commerce of North Bengal University to assess the reliability and validity of the proposed measure where each student had to give response on two product categories. We computed internal consistency reliability by Cronbach's alpha as well as by test-retest reliability. It is quite evident from the table that the reliability coefficients are reasonably high and it can be concluded that the scale which we intend to use in our study possesses sufficient degree of internal consistency despite a small number of items in each scale. It has to be remembered that consistency is a necessary but not sufficient condition for validity (Nunnally, 1978). Therefore, in the subsequent

Table 1. Factor analysis results: cell phone (N=82) and toys (N=73).

Items	F1	F2	F3	F4	Items	F1	F2	F3	F4
PROB1			.691		PROB1			.649	
PROB2			.803		PROB2			.812	
PROB3		.849	.722		PROB3			.746	
PLSR1		.740			PLSR1		.713		
PLSR2		.749			PLSR2		.703		
PLSR3					PLSR3		.786		
RIMP1		.757			RIMP1		.779		
RIMP2		.811			RIMP2		.626		
RIMP3		.864			RIMP3		.701		
SEXP1	.763				SEXP1			.694	
SEXP2	.736				SEXP2		.593	.588	
SEXP3	.721				SEXP3		.717		
Eigen Value	3.17	1.97	1.82	1.15	Eigen Value	2.41	2.02	1.57	1.23
% of Variance	29.9	17.3	18.3	9.8	% of Variance	20.1	16.9	13.2	10.3

Loadings above 0.50 are reported.

discussion we address this important issue in detail. The assessment here will begin with construct validity, which refers to the extent to which the hypothetical, unobservable construct of interest corresponds to its purported measure (Peter, 1981). In order for a measure to have construct validity, each of the measurement items must relate to the characteristics of the construct, and each item must be free from contamination by elements of other constructs. These two requirements are operationalised by two validity tests, viz. (a) Content Validity and (b) Scale Dimensionality. These two issues are briefly addressed below.

Content validity

When a test is constructed so that its content of term measures what the whole test claims to measure, the test is said to have content or circular validity. It was done essentially by a systematic examination of the items included by researchers while capturing the domain of the construct. In addition to this, initial scale items (17 pairs) were judged by a small sample of experts who expressed that these items could be used to capture the domain of the construct. Moreover, statistical tests were applied to ensure content validity. In our study, the level of internal consistency measured by Cronbach's alpha provided sufficient evidence for the content validity.

Scale dimensionality

The scale dimensionality may be reviewed via factor analysis which is a collection of mathematical procedures for determining which variables belong to which factor or underlying construct. Through factor analysis, specific expectations concerning the number of factors and their loadings are tested on sample data. Campbell (1960) and Nunnally (1978) suggest that each scale should measure a single facet if it is considered to have construct validity. Discriminant validity, on the other hand, represents the distinctiveness of each scale vis-à-vis others. To test simultaneously construct and discriminant validity, we conducted a factor analysis of the items using student samples for two different product categories.

With a few notable exceptions, the scale items were loaded on the factors they were supposed to measure. Apart from this, for other applications, factor analysis led to the results we expected: one factor per item, all items from an antecedent on the same factor and one factor per antecedent.

The results of factor analysis presented in Tables 1 and 3 amply demonstrate that the proposed measure is not contaminated with elements from the domain of other constructs or error. The systematic extraction of four factors can be interpreted as supportive evidence of construct validity.

RESULTS AND DISCUSSION

There is no doubt from past literature that involvement with product plays a dominant role in explaining the loyalty behaviour of consumers belonging to different socio-demographic strata from which the samples are drawn. The unique approach of this paper is that we wanted to apply two very important product involvement scales frequently cited in marketing literature. The global measure suggested by Zaichkowsky (1985) which is found to be highly reliable because of number of items is included in the scale. During the same year, Laurent and Kapferer (1985a) developed a multi-dimensional measure to capture various constructs of involvement using a scale which included five distinct dimensions. We have not come across any study incorporating both these scales to measure the relationship that exists between brand loyalty and product related involvement. The multiple regression results using multidimensional measure for the brands viz. Laptop; Apparel; Cell Phone; Toothpaste; Health Drink and Toys (modified Laurent and Kapferer scale, 1985). The idea behind employing these scales for six brands considered in our study was to discern the predictive ability of the measures included in the explanatory variable set. Major findings of the survey relating brand loyalty and product involvement are

Table 2. Factor analysis results: health drink (N=82) and laptop (N=73).

Items	F1	F2	F3	F4	Items	F1	F2	F3	F4
PROB1			.891		PROB1			.649	
PROB2			.813		PROB2			.812	
PROB3		.839	.792		PROB3			.746	
PLSR1		.720			PLSR1		.733		
PLSR2		.739			PLSR2		.693		
PLSR3					PLSR3		.686		
RIMP1		.817			RIMP1			.679	
RIMP2		.821	.300		RIMP2			.656	
RIMP3		.794			RIMP3			.711	
SEXP1		.813			SEXP1			.704	
SEXP2		.796			SEXP2			.688	
SEXP3		.723			SEXP3			.709	
Eigen Value	3.07	1.95	1.73	1.05	Eigen Value	2.11	1.91	1.37	1.39
% of Variance	28.9	16.3	14.3	8.8	% of Variance	23.1	18.9	17.2	11.3

Loadings above 0.50 are reported.

Table 3. Factor analysis results: apparel (N=82) and toothpaste (N=73).

Items	F1	F2	F3	F4	Items	F1	F2	F3	F4
PROB1			.691		PROB1			.649	
PROB2			.793		PROB2			.812	
PROB3		.809	.732		PROB3			.746	
PLSR1		.690			PLSR1		.703		
PLSR2		.689			PLSR2		.693		
PLSR3					PLSR3		.686		
RIMP1		.757			RIMP1			.719	
RIMP2		.731			RIMP2			.696	
RIMP3		.794			RIMP3			.661	
SEXP1		.763			SEXP1			.624	
SEXP2		.716			SEXP2			.608	
SEXP3		.741	.067	.427	SEXP3			.617	
Eigen Value	3.07	1.91	1.62	1.31	Eigen Value	2.62	1.92	1.42	1.23
% of Variance	29.3	17.1	15.3	10.8	% of Variance	23.1	19.1	14.2	13.3

Loadings above 0.50 are reported.

presented in Tables 4-9 where six products have been considered.

Although the tables are self explanatory, a few comments are necessary to focus on the weightage of variables co-efficient in predicting brand loyalty. For cell phone, the risk probability factors as well as risk importance factors have been found to be insignificant though there are numerous brands in the market which may require lot of information processing. However, one possible reason behind this result may be attributed to consumer reliance to Nokia brand of cell phone which enjoys strong brand popularity in India. Similar findings have been reported by Quester and Lim (2003, pp 33-33).

However, for toys, we find that risk importance facet is highly significant. The buyers probably are not sure about how long the product will last and whether it would be socially acceptable. Surprisingly for toys, a lot of spurious brands are trafficked in India and many buyers have expressed their concern whether they are really getting the original brand produced by a particular company or not.

As hypothesized, it is expected that brand influence score would exert a positive influence on the brand loyalty construct. For toys the coefficient is positive and significant whereas for cell phone the same is not significant.

The size of the consideration set negatively influences

Table 4. Regression coefficients; product: toys.

Variables	Unstandardized Coefficients		Standardized Coefficients Beta	t	Sig.
	B	Std. Error			
Risk Probability	.228	.191	.063	1.191	.238
Sign	1.612	.177	.604	9.096	.000
Pleasure	.361	.147	.137	2.452	.017
Risk Importance	.457	.160	.162	2.858	.006
Brand Influence Score	.144	.079	.102	1.827	.072
Consideration Set	-1.017	.358	-.181	-2.840	.006

Dependent variable: brand loyalty; adjusted R square: .699, F: 62.201, P<.000.

Table 5. Regression coefficients; product: cell phone.

Variables	Unstandardized Coefficients		Standardized coefficients Beta	t	Sig.
	B	Std. Error			
Sign	.494	.182	.233	2.717	.008
Pleasure	1.008	.226	.464	4.450	.000
Risk importance	.016	.157	.009	.099	.921
Risk Probability	-.007	.158	-.004	-.045	.964
Brand Influence Score	.136	.087	.129	1.552	.125
Consideration Set	-1.397	.576	-.218	-2.424	.018

Dependent variable: brand loyalty; Note: adjusted R square 0.507, F: 14.730, P < .000.

Table 6. Regression coefficients; product: laptop.

Variables	Unstandardized Coefficients		Standardized Coefficients Beta	t	Sig.
	B	Std. Error			
Sign	.474	.212	.213	2.017	.010
Pleasure	1.108	.246	.394	3.150	.000
Risk importance	.019	.187	.019	.079	.621
Risk Probability	-.012	.198	-.014	-.041	.734
Brand Influence Score	.235	.097	.282	2.420	.019
Consideration Set	-1.443	.835	-.195	-1.728	.009

Dependent variable: brand loyalty. Note: adjusted R square: 0.446; F: 11.210, P<.000.

the brand loyalty variable signifying the fact that the buyers considering higher number of brands are likely to be brand switchers. However, the results amply demonstrate that the consideration set and brand loyalty behavior are inversely related. For both the brands, the adjusted R square values are significant beyond p<0.000.

In case of laptop, the behavior of coefficients did not vary significantly but the value of R square drops significantly. For cell phone, the consideration set is significant beyond p<0.05 but the same is highly

significant for a brand of laptop where all variables are found to be significant. Brand Influence Score is the most important determinant variable influencing the brand loyalty behavior of teens.

For a product like toothpaste the involvement level is found to be significantly influencing the brand loyalty behavior of consumers and it can be concluded that though buyers develop a habitual buying behavior and are not reluctant to switch over to other brands, they search different flavor within their brand choice. A remarkable variation has been observed between the

Table 7. Regression coefficients; product: apparel.

Variables	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
Sign	.514	.202	.253	2.517	.007
Pleasure	1.008	.219	.434	3.950	.000
Risk importance	.016	.177	.010	.089	.911
Risk Probability	-.007	.138	-.016	-.040	.864
Brand Influence Score	.418	.072	.523	5.781	.000
Consideration Set	-.886	.385	-.211	-2.303	.024

Dependent variable: brand loyalty; note: adjusted R square: 0.523; F: 13.829, P<.000.

Table 8. Regression Coefficients; Product: Health Drink.

Variables	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
Sign	.514	.192	.263	2.317	.008
Pleasure	1.118	.266	.424	4.050	.000
Risk importance	.016	.177	.006	.069	.901
Risk Probability	-.009	.137	-.002	-.039	.694
Brand Influence Score	.369	.069	.439	4.161	.000
Consideration Set	-1.571	.777	-.204	-2.021	.008

Dependent variable: brand loyalty; adjusted R square: 0.498; F: 11.157, P<.000.

Table 9. Regression coefficients; product: toothpaste.

Variables	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
Sign	.394	.202	.203	2.012	.012
Pleasure	1.308	.276	.404	3.980	.000
Risk importance	.026	.197	.019	.073	.671
Risk Probability	-.011	.178	-.014	-.045	.694
Brand Influence Score	.636	.155	.406	4.094	.000
Consideration Set	-1.986	.727	-.270	-2.731	.008

Dependent variable: brand loyalty; adjusted R square: 0.459; F: 11.085, P<.000.

results of brand loyalty measure when deodorant purchase is concerned with only notable exception that prediction of brand loyalty gives a better result when all the facets of involvement are retained.

Product like health drink, the size of the consideration set positively influences the brand loyalty variable signifying the fact that the buyers considering less number of brands are likely to be more brands loyal. However, the results amply demonstrate that the consideration set and brand loyalty behavior are inversely related. For this brand, the adjusted R square values are significant beyond p<.000.

It was found that there is positive significant impact of

these independent variables on the dependent variable having p<.000. The value of Beta coefficients for all the independent variables shows a positive association within the model. The value of adjusted R-Square predicts a goodness of fit between the set of independent variables and the dependent variable.

CONCLUSION AND MANAGERIAL IMPLICATION

As a basis for an assessment of the psychometric performance of the scale administered in our study, in this conclusive section, we begin our discussion with the

findings of the reliability analyses discussed in this paper. There are two basic dimensions of reliability: repeatability and internal consistency. Assessing the repeatability property of measure is the first aspect of reliability. The test-retest correlation coefficients amply demonstrated the repeatability property adequately.

The second underlying dimension of reliability is concerned with the homogeneity of the measure. To ensure homogeneity property internal consistency of multiple item measure has to be established. The coefficient of Alpha and the Split-half reliability estimates are within acceptable limit in spite of a very small number of items in each scale.

Consistency is a necessary condition for validity but it is not a sufficient condition for establishing scale validity. Keeping this aspect in mind several estimates of validity have been provided in our study. We begin our discussion with face or content validity. The relevance of the scale items was judged by a short panel of experts. It appeared evident to the experts that the measure provided adequate coverage of the construct. Moreover, the item to total correlation coefficients and the internal consistency measures also provided sufficient evidence for content validity.

In an attempt to establish discriminant and construct validity, factor analysis was conducted. Factor analysis of the items confirmed the multidimensional nature of the consumer involvement profile.

These research findings are of significance to marketing practitioners and reveal the teenagers influence of involvement on brand loyalty. Results show that teenagers attach more importance to 'interest and pleasure' dimension followed by 'risk importance'. From managerial point of view, these results imply that teenagers can be persuaded to buy a particular brand of toys by consistently adding new features that offer unique benefits. Precisely, the concept of 'innovation through technology' needs to be focused on. It is suggested that marketing professionals should conduct surveys to identify the expectation of teenage users, which changes frequently.

Specifically the present study offers brand executives a meaningful and valuable insight to guide them in winning competition. 'Pleasure' has emerged as another important factor in the involvement scale. The respondents feel that pleasure facet is a driving force in selecting a particular brand of toys and laptop this provides a clue to the corporate that the store ambience and behaviour of the store personnel should be accentuated in a manner so as to highlight the pleasure aspect. Executives can perform Multi Dimension Scaling Technique to identify the positions of competitive brands in the market and select unique positioning for their brand. This can be achieved by creating specific association (Aaker, 1991) for their brand.

'Sign' dimension has been extracted as an important factor in the analysis. It confirms that mobile brands do

reflect the personality of teenage users. This result is highly relevant to managers involved in developing an identity for their brands. They can explore the possibility of launching special models exclusively for high-end teenage consumers and help establish a sense of pride by owning that brand.

This outcome of the results of multiple regression analysis suggests that 'pleasure' and 'sign value' influences brand loyalty significantly. This is the testimony that 'innovative features' of the product is the key determinant of brand selection. In today's teen world, innovation seems to be the key to ensuring continuous patronage and the products must be regularly upgraded in terms of new features that offer a fresh experience with regard to product usage. This fact points towards the overriding importance of new product launches, either as an upgraded version of an already existing product, or a totally new product itself.

LIMITATIONS AND DIRECTION FOR FUTURE RESEARCH

Cautions should be made while generalizing the findings of this study, considering sample size and area of study. The research conducted among the Indian consumers may be subject to cultural influence and the similar study of brand loyalty in other countries is recommendable. This study focused only on limited variety of products and hence, the results are not applicable to other products. Further research is required for other products and services and comparisons could be made across different product classes. It is suggested that an interesting avenue to pursue research would be to investigate whether loyal consumers and switchers differ in their information search, promotional sensitivity, and the extent to which brand loyalty is affected by sales promotion offers.

Conflict of Interests

The authors have not declared any conflict of interests.

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Spousal Purchase Decision Making in Metropolis Incorporating the Moderating Effect of Product Involvement and Brand Trust: A Binary Logistic Approach.

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ABSTRACT:

Research on the husband and wife purchase decision making process has emphasized the need for multidimensional conceptualization of the moderating effect of involvement and brand trust in various purchase decision making situations. The purpose of this article is to present the role of involvement and brand trust as marketing tools for building brand loyalty with regard to spousal purchase decision making process. With passing years it is becoming increasingly apparent that husband and wife purchase decision making influence varies across products. In view of the above this paper examines the role of spousal decision making using binary logistic model and the findings of the study reveal that all the repressors have a significant impact on spousal decision making.

Keywords: Product Involvement, Brand trust, Purchase Decision, Binary Logistic, Metropolis

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INTRODUCTION:

The influence of family members in the decision making process has received substantial attention by marketing researchers. The key question with regard that who makes what decisions within the family classically relates to the husband and wife. As a prime consumer purchase decision-making unit, the comparative influence within the marital dyad has been extensively examined by marketing researchers for a number of years in order to segment the market and to devise message strategies. It is imperative to identify the extent and the degree of involvement of husband and wife in the buying decision making process starting from need recognition to final decision. Marketers ought to understand the importance of the family as a unit of consumption and spending, in which the husband and wife may jointly make purchase decisions (Mitchell, 1979).

Resource theory suggests that when wives work in the society and have their own income, they will obtain more power and control in the family and under this situation they are likely to have more influence in family decision making. Davis (1970) observes that there is a difference in dominance in family purchase decision making between working wives and non- working wives. There exists a considerable prior research work on the spousal influence for various categories of products viz. FMCG, durable, and service. However, there is a significant gap in our understanding when the decision differs and how it is resolved. The participation of husband and wife in the family decision making is likely to be influenced by the degree of product involvement and brand trust. Dick and Basu (1994) have suggested that involvement and brand loyalty are positively related and high product involvement precedes the development of brand loyalty. Krugman (1971) has explained that the involvement with product class is an important determinant of purchase decision. In the recent past there has been a further interest in family as a unit of analysis. Research so far as focused mostly on decision results and to a much lesser level on decision processes in family choice making. This study incorporates some perceptual variables viz. product involvement and brand trust to explain the purchase behavior of husband and wife.

PAST LITERATURE:

Literature on husband-wife roles in family decision making is characterized by a great diversity of theoretical conceptualizations and empirical findings regarding their respective roles in different decision making situations. Research studies have investigated how family members' involvement varies over stages of buying decision making processes (Davis and

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Rigaux, 1974; Hempel, 1974; Trayler, 1981; Time, 1967; Belch, Krentler & Willis-Flurry, (2005). Again the influence of husband & wife vary across product and service categories (Davis, 1970; Davis & Rigaux, 1974; Green & Cunningham (1975); Trayler, 1981; Haley, Overholser & Associates, 1975) depending on the importance of the decision outcomes. For example, Trayler (1981) observes that across stages in the decision process, wives are more involved than husbands in recognizing a family need for certain product categories while both husbands and wives engaged in seeking information about the brands. Davis and Rigaux (1974) are generally credited for their pioneering work incorporating a degree of cohesiveness and unified direction to the study of family decision making. Davis (1970) in his paper has introduced the relative influence of husbands and wives in the purchasing decision of automobiles and furniture and reveals that men have more influence on automobile purchases, while women have more impact on decisions made for furniture, suggesting each category needs to be examined individually. The purchase decisions are actually composed of a sequence of decisions and that the influencer at one stage of decision making may not be the same at another stage and the roles vary according to the product type (Vasantha Lakshmi, 2008).

Demographic factors like family life cycle, age, income, occupation, and sex have considerable influence on the consumer involvement. Further, within a product, there would be differences in the involvement levels across the family life stages (Jain and Sharma 2002). There are differences in the involvement levels for various products between men and women (Gaski & Etzel, 1986; Jain and Sharma, 2002). However, in the context of family decision making these issues have not been explored by researcher till now. The personality trait of both husband and wife might influence their active or passive participation in the different stages of buying behaviour. In this study we would try to incorporate some of the issues to identify issues that are relevant in predicting behaviour.

The level of involvement differs from product to product. Involvement level for television has been found to be more than the toilet soap. The demographic variables have significant influence on the involvement levels for both the products (Bloch, 1982). It is important to examine gender considerations and its effect on brand loyalty. When it comes to repurchasing behavior, a likely indicator of brand loyalty, females are more brand loyal than males (Mittal, Vikas & Wagner, 2001). Mittal, Vikas & Wagner (2001) explain that the probability of repurchasing a specific brand is uniformly higher among women than among men. Also,

Collective decision by family is poor in rural markets when compared to urban markets (Sarvade, 2002)

Several empirical studies have been reported in various marketing literature to establish relationship between consumer involvement with products and Brand Loyalty (Quester & Lim, 2003; Albert, Merunka & Vallette-Florence, 2008; Sritharan, Tamizh Jyothi and Samudhra Rajakumar, 2008). The findings of their studies in general postulate that consumers who are more involved with a product category exhibit greater loyalty towards the brand. A few researchers in the field of consumer behaviour view that loyalty is a process of repurchasing which happens due to situational restrictions, lack of feasible alternatives, or out of expediency (Sadasivan, Samudhra Rajakumar & Syed Zafar, 2011). The researchers' interest to study the consumer involvement behaviors and brand loyalty has gained momentum in recent years after the publication of two articles by Quester and Lim (2003 and 2005). Quester and Lim (2003) in their empirical observation explained that the relationship between the product involvement and brand loyalty is found to involve different aspect of involvement for different product categories considered in their study. Simon and Walker (2003) also support the findings of Quester and Lim by integrating classical theory of involvement, brand loyalty, and commitment (Oliver, 1999). Even in a grocery product purchase setting the outcome of the study corroborates the relationship between involvement and brand loyalty. In a similar study Yi and Hoseong (2003) conducted a research to investigate the moderating role of product involvement and brand loyalty. The study further confirms that the consumer loyalty was highly affected by their level of involvement. In Indian context, Jain and Sharma(2002) observe that differences in consumer involvement with the product depends on the variety of products and brand related factors viz. consumer risk perception and hedonic value of the product, brand awareness and so on. The findings of the study reveal that consumer involvement differs across different type of products. (Sahay & Sharma, 2010) in a very recent study reported that strong association has been observed between brand name and loyalty. The research indicated a positive as well as significant association among different facets of brand loyalty for cosmetics brands. Another study conducted by (Sridhar, 2008) reveals that users of cell phone are highly brand loyal. Buyers of cell phones in their repeat purchase stick to the same brand once they find the brand satisfying all their needs and desires. In marketing terminology the phenomenon can be explained by the concept of risk importance which signifies that consumers in general are risk averse and try to avoid the psychological stress due to mispurchase of the desired brand. It is

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quite normal for consumers to favour a user friendly cell phone due to the fact that they do not have to pass through new learning and adoption process. In the context of store image study it is also revealed that involvement plays a dominant role in the purchase of private store brand (PSB). The findings corroborate that involvement influences the buying decision and different faces of CIP scales are found to have strong impact on the loyalty behaviour for PSB.

The concept of involvement was theorized by Krugman (1967) and subsequently the concept was refined by various authors. A substantial research work in the field of involvement have been taken to relate the brand loyalty and commitment behaviour of consumers particularly after two articles published in the journal of marketing and the journal of marketing research by Laurent & Kepferer (1985a , 1985b). However, Oliver (1999) has probably examined initially the relationship between product involvement and brand commitment. Since then a plethora of research articles have been published to relate involvement variables and brand loyalty behavior of consumers for a wide variety of product and services. However Taylor (1991) has probably examined first the relationship between the product involvement and brand commitment.

Quester and Lim (2003) explain that the link between product involvement and brand loyalty and concludes that brand loyalty is positively associated with product involvement. Cataluña, Garcia and Phau (2006) investigates the influence of price on the purchase decision process of store brands vs. national brands, the results confirm that brand loyalty is the main variable which influences the purchase decision process of both national and store brands. Sritharan, Tamizh Jyothi and Samudhra Rajakumar (2008) examine that involvement influences brand loyalty. Mohammad & Alhamadani (2011) examines the role of brand trust for assuring the brand loyalty and also investigates how involvement play an important role to predict brand trust. Lovelock (2010) explains how consumer's image towards products and brands affect the purchase behaviour. Sadasivan, Samudhra Rajakumar and Syed Zafar (2011) examine how involvement plays a significant role in decision making for apparels and influence the brand loyalty. Bhattacharya, Saha and Dey (2012) explain how Brand Loyalty and Product Involvement influence the purchase behavior of Teenagers. The study also highlights how Brand Influence Score influences the teenage behaviour.

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RESEARCH OBJECTIVES:

Marketers should comprehend the significance of the family purchase decision making process to segment, target and position the brand in such a manner in order to target the advertising and sales promotion strategies with the objective of reaching and persuading the person making the purchase decision. So many studies have been conducted in the past to assess the relative importance of husband-wife purchase decision making process across different countries having different culture. Studies also have been undertaken to identify the role of children in the purchase decision making process. So far our knowledge goes, very few studies have been addressed by researchers to identify the role of product involvement and brand trust behavior as a moderating variable which is very important to understand the relative influence of husband-wife decision making in a nucleolus family. In our extensive review of literature we have not come across any study that incorporated these two important variables which are supposed to explain a substantial proportion of behavioral typologies of family decision making. In this background, our intension is to explore the impact of these two constructs on the brand choice behavior of married couples. Keeping in view the objectives of this study, we propose to formulate the following research questions.

RESEARCH QUESTIONS:

RQ1: To what extent the product involvement and brand trust vary significantly among husband and wife for a cross section of products?

RQ2: Is it possible to identify decision making behavior on the basis of product involvement and brand trust?

RQ3: To what extent the responses of husband and wife are similar in nature regarding their role in the decision making?

RQ4: Is it possible to classify the respondents into two distinct groups on the basis of Logistic Regression Model?

RQ5: To integrate the findings above and suggest possible managerial implications based on the findings of the study.

RESEARCH METHODOLOGY:

Phase I: The research was conducted in two phases. In phase I, two focus group discussions were conducted in Kolkata to identify the decision making behavior. The respondents were asked to report the products for which the major decision is taken by the husband or the wife.

Since the decision making is likely to vary among the wives who are employed as well as the house wives who take care of their offspring, the group was selected to represent the population as far as possible. The first group of consumers was chosen from Bengali population ($n=12$). The second group consisted of persons who hail from North and South India ($n=10$). The Kolkata metro was selected only because of convenience and constraints of financial resources. The participants were provided with high tea to persuade them to take part in the focus group discussion. The focus group discussion revealed that products like soap, lipstick, kitchenware etc. involve autonomic decision where wives play the dominant role. On the other hand, the purchases of brands like liquor, automobile, laptop etc. are predominantly influenced by the husbands.

Phase II: In phase II, part of the methodology, we tried to identify a cross section of stimulus products in consultation with the participants keeping in view their relative roles in the brand choice behavior. It is very difficult to develop a precise scale which can exactly identify the relative roles of husband and wife in the purchase decision making process. To avoid any sort of complication and response bias we have simply asked them to give their response on a dichotomous scale comprising of two types of answers: Husband mainly and wife mainly. The same questionnaire was applied after selecting the stimulus products to a sample of twenty four respondents out of which twelve participants were males and twelve participants were females. The questionnaires were administered by separating the groups and the respondents were given ten minutes for giving response on some brands selected by us after a thorough brainstorming session. The stimulus products selected were: shampoo, detergent, cooker, and digital camera. Interestingly the studies reveal that in seventy four percent cases the responses of husband and wife were similar.

We have chosen a methodology which is generally adopted in conducting descriptive research. In addition to presenting the various measures of central tendencies, we have adopted parametric method to find out significant differences between the two independent samples. Apart from this, logistic regression was employed to determine the group membership as well as the beta coefficients along with other measures to establish the fit of the model. The data for the study were gathered from Kolkata, Hyderabad, and Delhi during the period November-December 2014. A convenience sample was selected and eight hundred questionnaires were sent in four cities out of which one hundred and eighty three questionnaires completed in full respects were obtained. Before registering their responses, the respondents were asked about their product involvement with regard to the stimulus

products chosen for our study. Hence, although the total number of valid responses turned out to be 183, the numbers varied on gender lines due to varying degree of involvement with the decision making process for the particular product e.g. for soap the number of male responses is found to be 84, but in case of automobile it is much higher at 101. The respondents were asked to give their response for all the products categories since the length of the questionnaire was quite short. The respondents were approached when they were in relatively relaxed mood having finished their shopping and encountered near fast food joints, restaurants, salons etc. The respondents were given a good quality gel pen for participating in the study. After comparing the responses of husbands and wives, one eighty three questionnaire were retained for subsequent analysis.

Sample Demographics

Table-I

Source: Primary Data

		Product			
		Soap	Detergent	Kitchenware	Automobile
Sex	Male	84	85	84	101
	Percentage	46	46	46	55
	Female	99	98	99	82
	Percentage	54	54	54	45
	Total(N)	183	183	183	183

Table-II

Source: Primary Data

Place	Kolkata	Bangalore	Hyderabad	Delhi	Mumbai
Total(N=183)	56	35	25	37	30
Percentage	30	19	14	21	16

RESULTS AND DISCUSSIONS:

It is evident from the parametric t tests that for product soap 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 favored by them. The differences are statistically significant beyond $p<.000$. Similar findings are observed for detergent and kitchenware. However, for automobile it is observed that the husbands mostly husband mainly dominate the purchase decision making. The findings are not very surprising to us since for most of the FMCG products wives normally play the dominant role. Past studies reveal that for technical products husbands assume a more dominant role compared to wives. Belch et al. (1985) observe that while husbands made the purchase decisions for automobiles and televisions, wives dominated decisions about the purchase of appliances, furniture, and cereal. The major impact appeared to be on the participation of women in a way that was not common before. Women were more prone to be involved in learning English and being exposed to English media. This appeared to open up a new scheme of aspirations and knowledge to them. In addition, living in an urban location also created time pressures on the spouse that was employed (husband in all the cases and wife too in many cases). It appeared that extended travel times and additional work hours for the working spouse tended to place demands on and thereby expand the role of the other spouse (Ruth, J., Commuri, S. R., 1998). The results of the independent sample t-test have been presented in tables 3-6.

Independent Samples T-test
Table: 3

Product: Soap				
Variables	t	df	Sig. (2-tailed)	Mean Difference
Equal variances not assumed (involvement)	-9.999	167.638	.000	-3.57648
Equal variances not assumed (Brand Trust)	--11.448	165.552	.000	-3.56385

Source: Primary Data

Independent Samples T-test
Table: 4

Product: Detergent				
Variables	t	df	Sig. (2-tailed)	Mean Difference
Equal variances not assumed (involvement)	-12.471	181.000	.000	-4.27431
Equal variances not assumed (Brand Trust)	-15.928	166.924	.000	-5.2962

Source: Primary Data

Independent Samples T-test

Table: 5

Product: Kitchenware				
Variables	t	df	Sig. (2-tailed)	Mean Difference
Equal variances not assumed (involvement)	-17.127	179.982	.000	-6.26840
Equal variances not assumed (Brand Trust)	-17.645	171.177	.000	-5.64827

Source: Primary Data

Independent Samples T-test

Table: 6

Product: Automobile				
Variables	t	df	Sig. (2-tailed)	Mean Difference
Equal variances not assumed (involvement)	8.213	157.463	.000	3.98998
Equal variances not assumed (Brand Trust)	7.778	140.387	.000	2.72845

Source: Primary Data

When interpreting data with a binary logistic regression, a corresponding statistic to R-square does not exist. The model estimates from a binary logistic regression are maximum likelihood estimates are obtained by an iterative process. Estimates are not calculated to lessen variance, that's why the OLS method to goodness-of-fit does not apply. To assess the goodness-of-fit of binary logistic model, a number of pseudo R-squares have been developed. These are "pseudo" R-squares since they appear like R-square in the sense that they are on a similar scale, ranging from $0 \leq R^2 \leq 1$ with higher magnitudes may not indicate better model

fit. The Cox and Snell R square as well as Nagelkerke R square values are quite significant and the likelihood ratio is also significant as is evident from the values of Chi Square. The classification table reveals that in 88% cases the Logit model could predict correctly the purchase dominance displayed by the respondents. The beta values are significant beyond $p < .000$. Similar findings can be observed in case of other two products, namely detergent and kitchenware. For kitchenware it is observed that the purchase decision is almost determined by the wives and the husbands have a very insignificant role to play. In case of Insurance it is observed that the husbands play the dominant decision making role and the wives do not have much say. The results of Logit model are presented in tables 7-18:

Family Purchase Decision with Fast Moving Consumer Goods (FMCG)
Table: 7

Model Summary of Binary Logistic Model				
Step	-2 Log likelihood	Cox & Snell R Square	Nagelkerke R Square	
1	123.632	.505	.675	

Source: Primary Data

Table: 8

Classification Table for Binary Logistic Model					
Observed	sex	Predicted		Percentage Correct	
		sex			
		.00	1.00		
sex	.00	76	8	90.5	
	1.00	14	85	85.9	
Overall Percentage				88.0	

Source: Primary Data

Table-9

Variables in the Equation (Using Binary Logistic Model)							
Soap	B	S.E.	Wald	df	Sig.	Exp(B)	95% C.I. for EXP(B)
	Involvement	.647	.132	23.943	1	.000	1.909 1.474 2.474
	Brand Trust	.701	.133	27.750	1	.000	2.016 1.553 2.617

Note: The value of Chi-square:128.829 ; df: 2 ; p<.000
 Source: Primary Data

Family Purchase Decision with Fast Moving Consumer Goods (FMCG)
 Table: 10

Model Summary of Binary Logistic Model

Step	-2 Log likelihood	Cox & Snell R Square	Nagelkerke R Square
1	109.070 ^a	.544	.727

Source: Primary Data

Table:11

Observed			Predicted			Percentage Correct	
			sex		.00		
			1.00	.00			
sex	.00			78	7	91.8	
	1.00			11	87	88.8	
Overall Percentage						90.2	

Source: Primary Data

Table: 12

Variables in the Equation (Using Binary Logistic Model)							
Detergent	B	S.E.	Wald	df	Sig.	Exp(B)	95% C.I .for EXP(B)
	Involvement	.296	.119	6.162	1	.013	1.344 1.064 1.697
Brand Trust	.608	.119	26.230	1	.000	1.837	1.456 2.319

Note: The value of Chi-square:143.697; df : 2; p<.000

Source: Primary Data

Family Purchase Decision with Durable Product

Table: 13
Model Summary of Binary Logistic Model

Step	-2 Log likelihood	Cox & Snell R Square	Nagelkerke R Square
1	77.819	.615	.822

Source: Primary Data

Table-14

Observed			Predicted			Percentage Correct	
			sex		.00		
			1.00	.00			
sex	.00			78	6	92.9	
	1.00			7	92	92.9	
Overall Percentage						92.9	

Source: Primary Data

Table-15

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Variables in the Equation (Using Binary Logistic Model)

Kitchenware	B	S.E.	Wald	df	Sig.	Exp(B)	95% C.I. for EXP(B)	
							Lower	Upper
Involvement	.446	.101	19.370	1	.000	1.561	1.280	1.904
Brand Trust	.594	.126	22.058	1	.000	1.811	1.413	2.320

Note: The value of Chi-square: 174.642 ; df : 2 ; p<.000

Source: Primary Data

Family Purchase Decision with Durable Product

Table: 16
Model Summary of Binary Logistic Model

Step	-2 Log likelihood	Cox & Snell R Square	Nagelkerke R Square
1	165.529	.376	.503

Source: Primary Data

Table-17

Classification Table for Binary Logistic Model

Observed	sex	Predicted		Percentage Correct	
		sex			
		.00	1.00		
Step 1	.00		84	17	
	1.00		19	63	
	Overall Percentage			83.2	
				76.8	
				80.3	

Source: Primary Data

Table-18

Variables in the Equation (Using Binary Logistic Model)

Automobile	B	S.E.	Wald	df	Sig.	Exp(B)	95% C.I. for EXP(B)	
							Lower	Upper
Involvement	-.309	.063	24.140	1	.000	.734	.649	.830
Brand Trust	-.443	.096	21.266	1	.000	.642	.532	.775

Note: The value of Chi-square: 86.187 ; df : 2 ; p<.000

Source: Primary Data

The results of the logistic regression clearly demonstrate that products viz. mainly soap, detergent and kitchenware the wives mainly dominate the purchase decision making. Husbands have a very insignificant role to play. These products were chosen deliberately to reflect the influence of wife belonging to different categories of the social stratification scale. The Logit model predicts the group membership to a great level of precision and the misclassification is quite low for all the products consider in our study. It should be noted here that the results obtained are quite satisfactory due to the fact that we have simply chosen the respondents who mainly decide the brands (for the particular product categories) to be purchased for the consumption of the family. As expected, for digital camera, being a

technical product the decision is mostly taken by the husbands who can handle and process more information than their counterpart.

MANAGERIAL IMPLICATIONS:

In line with our expectation the groups fit into their traditional purchase decision making roles viz wives dominate in case of simpler, less complex, regularly used household products, and the husbands play dominant role in case of more complex, technical products. While it is obvious that marketers should mainly target dominant groups, they should not also ignore the groups playing second fiddle. Advertisers should also make efforts to reach out to the group which may not dominate the purchase decision but nevertheless have some role to play however minimal it may seem. Thus advertisers should develop messages that have appeal for both these groups. They may develop separate messages if necessary and choose different media vehicles for communication e.g. in case of messages meant for wives it is apt to choose popular TV serials telecast on convenient timings so that they can watch the same after completing their household chores. For husbands, newspapers and TV news can prove to be effective vehicles. Care should be taken while developing the message e.g. the communication about a technical, complex product meant for the wives should use simple words avoiding jargons. Effort should be directed at explaining the features painstakingly where the main emphasis should be on demonstrating the simplicity of using the product. Even the packaging can also reflect this simplicity. The marketers should also develop appropriate positioning strategies for their brands. Thus, safety could be an important attribute that can be highlighted in case of kitchenware, mileage in case of automobile, moisture for shampoo, and whiteness for detergent.

LIMITATIONS OF THE STUDY AND SCOPE FOR FUTURE RESEARCH:

The most important limitation of the study is that due to financial constraint we could draw a systematic random sample technique which would have a better representation of the population. The products were chosen where the scope for joint decision making relatively limited, which was deliberately done for applying logistic regression. Future studies may be conducted keeping in view the various categories of responses which would allow an inquisitive researcher to apply multinomial logistic regression or ordinal regression analysis.

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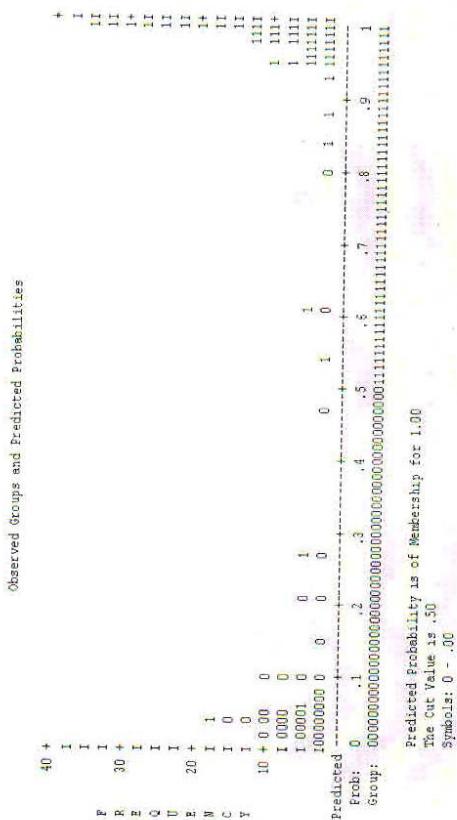


Table -19
Classification Plot



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Women Involvement in Decision Making Process in Indian Families: A Logistic Regression Analysis

*Debasis Bhattacharya

**Dipak Saha

ABSTRACT

Women are the integral part of family and vital force in the socio-economic progress. Studying the process of the decision-making in family is a necessity. The main aim of this study is to recognize the factors affecting women's decision-making in family. This investigation has been performed by using the survey method and 300 families. The present study attempts to probe the role of women in decision making process in family. To analyze the data, the logistic regression has been used. The result from the logistic regression analysis reveals that the "Family Structure of the Respondents", 'Place of Residence' 'Spouse with Income' have considerable affect on the women's purchase decision making process.

Key words: Women's decision making, Spouse with Income, The Logistic Regression, Indian families.

Introduction

In the 1980s, Manser and Brown (1980) and McElroy and Horney (1981) suggested that the decision-making process within the household should be seen as cooperative negotiation where each member has his or her own preferences and well-being to be achieved. In the 1990s, these collective models were further developed to examine intra-household expenditure allocation (see e.g. Browning et al. 1994; Lundberg et al. 1997; Phipps & Burton 1998). In sociological consumer studies, male are usually thought to determine the consumption of all the members in the family. The decision-making processes inside the family have been examined to a

relatively minor extent (see, however, Pahl 1990; Vogler & Pahl 1994; Vogler 1998). The consumption pattern has been widely studied at the household level, even though we are unaware about the background decision-making related to it. This paper investigates the views of individuals concerning who the decision-maker in various consumption decisions in their family is. Unequal distribution of resources may lead to uneven consumption and further variation in the living standards of the members in a household (see e.g. Pahl 1989; Burgoyne 1990; Morris 1993; Vogler & Pahl 1994). Men have had more control in financial issues than women. According to the resource theory of power, the influence of spouses on the economic decisions within the

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family is based on their income and status in the labour market (Vogler 1998). Studies focusing on the intra-household economy based on the sociology of gender have stated that gender has a considerable effect on strategic control over money and money management as a whole (see Morris 1984; Pahl 1989; Vogler & Pahl 1994). The decision-making in family is one of the ways of the female empowerment. Participation in decision-making process in household matters considers that a female is accounted for in the family. In all societies, the issue of women's participation and how they participate economically, socially and culturally is considered to be important. Family decision-making has changed over the last several decades. Changing roles of women, increasing women's education, and increasing participation of women in the labor force are important keys for family decision-making changes.

However, women usually have less power than men even within the family. Although the level and rate of taking part in all societies are not the same, today in Iran with the increase in women's education, change in occupation status and residential style which results in living in cities and new regions, the answer to the question of who makes decision in family can be completely different from the past because the status of women's family participations has changed compared to the past. Nowadays, the duty of men and women is not fixed as they used to be in the past. The other alternate refers to changing the situation of women and their authority over men. Now, women's power in family life is more than ever. Bartos (1982) pointed out that women who worked out of home were more likely to take part in holiday decision-making than those who were simply housewives. Spiro (1983) affirmed that some men who earned more than their spouses were more likely to impose their authority in decision-making processes, adopting a head-of-the-family role. Martinez and Polo (1999) found that joint decisions were more common among couples where the wife worked out of home, whereas the husband's control was

higher if she did not work.

Literature Review

In the light of the literature reviewed, the family decision-making study began at the end of the 1950s. Some authors studied the decision process itself rather than the purchase result (Davis 1976; Spiro 1983; Nelson 2002), and analyzed the influence of each member within the couple in some sub-decisions (Davis and Rigaux 1974; Shuptrine and Samuelson 1976). Furthermore, changes in the family decision-making were also considered, and so researchers included variables such as number of children, economic resources distribution and family culture (Shuptrine and Samuelson 1976; Vogler and Pahl 1993; Ford, Latour, and Henthorne 1995) as the main motivators of such changes.

The studies about decision-making in family life show that males usually have power in economic resource. Males often decide how to manage the general financial affairs of the family. This is what determines the framework of many other aspects of family life. In an investigation about the males who have professional occupation and their wives, the decisions were divided into decisions which were very important and decisions which were considered to be important for both man and woman. A lot of very important decisions such as financial affairs were only made by husbands. Important decisions like children's education were often made by both. But women were just responsible for decisions which were considered to be unimportant and trivial by both husband and wife for instance, choosing the house interior decorations (Edgell 1980).

In some research in Pakistan women are regarded inferior to men and permitted low level of activity in social and economic domains. Results of a study in Pakistan have indicated the significant role of women in decision-making, which have an impact on the national economy. This has also been endorsed earlier by Shah (1986) who concluded that economic decision concerned

with economic activity and social decision related to life style of the family. The influence of each member on decision-making depends on several factors such as the resources that each member contributes, which is the basis of the relative resource theory (Robertson 1990; Webster 1995; Martínez and Polo 1999), culture which provides the basis for the theory of resources in a culture context (Rodman 1972), the degree of involvement and role specialisation (Corfman 1985), the quality of the marital relationship (Baxter 1984; Kirchler and Praher 1990), who has made decisions in the past (Corfman and Lehmann 1987; Barry and Oliver 1996) or the influence exerted by children (Jenkins 1979; Foxman, Tansuhaj, and Ekstrom 1989; Mangleburg 1990). However, since the pattern of Indian women's participation has not been fully explored, a study is required to examine the relative influence of the antecedents of a few important explanatory variables that have not been addressed by researchers to predict the women's participation in family decision-making process.

Objective of The Study

Considering the previous review of the literature and Keeping in view the gaps in the existing literature this study is conducted with the following objectives:

RESULTS & DISCUSSION:

Table: 1

The Results of the Logistic Regression

	Buying Estates and Housing		Home Interior Decoration	
	B	Sig.	B	Sig.
Constant	2.495	.000	3.124	.000
Family Structure of the Respondents (1=Nuclear, 0=Joint)	.622	.012	.160	.651
Respondent's Place of Residence	.123	.667	.230	.432
Spouse with Income has more Power in Family Decision Making	.221	.043	-.207	.056
Nagelkerke R ²	0.067			0.073

- i) To assess the role of women's Income in family decision-making process for various product categories considered in our study.
- ii) To determine the effect of family structure and place of residence in women's participation in family decision making process
- iii) To integrate the findings above and suggest possible managerial implications based on the findings of the study.

Methodology

In December-January 2014-2015 we conducted a survey involving about 300 Indian families.. The sample was quite representative of Indian families. The questionnaire comprised structured questions. We received responses from 300 families participating in the study. The women were easier to persuade to participate in the study: altogether, 53% of the respondents were women, 47% men. In this paper, we focus on the data from adults within the family, including the responses of couples (N=300). The questionnaires directed to each spouse were mostly identical. However, for some of the factual questions, such as that concerning the background information of the family, only one member of the couple was asked. Individual background information was collected on the respondents' gender, education.

Table 1 presents the results of the logistic regression analysis. In the case of a Buying estates and housing purchasing the model explained almost six percent of the variation in the dependent variable, and in the case of Home Interior decoration over nine percent. The left-hand columns present the regression results concerning the influence on buying estates and housing purchasing. The results show that the probability of jointly deciding on buying estates and housing purchasing increases when wife is also earning. The spouse with the income has more power in family decision-making" increases the likelihood of joint estates and housing purchase decisions. The gender-based influence on purchase decisions is acceptable because of earning. In the case of Home Interior decoration, employment of the male spouse had a significant influence on decision-making: The probability of a joint impact on Home Interior decoration purchase decisions decreased. It can be suggested that female employment status increases the decision making in family. Residing in metro areas increases the joint influence on Home Interior decoration purchase decisions. In other words, outside metro is more traditional, and women have more impact on Home Interior decoration purchases. "It is right that the spouse with the income has more power in family decision-making" was almost significant. Investigating the effect of family structure variable on women's participation in family decision shows that family structure has significant impact on women's participation in family decisions and there is meaningful statistical relationship between these two variables. In nuclear family wife has more power to say in purchase decision making for both the product compared to joint family system. So this can be concluded that the variables, "Family Structure of the Respondents", 'Place of Residence' 'Spouse with Income' have significant effect on women's participation in family decision. The influence of each member on decision-making depends on several factors such as the resources that each

member contributes, which is the basis of the relative resource theory (Robertson 1990; Webster 1995; Martinez and Polo 1999), the quality of the marital relationship (Baxter 1984; Kirchler and Praher 1990), who has made decisions in the past (Corfman and Lehman 1987; Barry and Oliver 1996), or the influence exerted by children (Jenkins 1979; Foxman et al. 1989; Mangleburg 1990). According to Watt's model for expressing women's participation status, female respondents' has high participation status in many cases including the kind of food and house decoration.

Conclusions

In answer to the main hypothesis addressed in this article "who makes decision in family?", it should be noted that women of the new generations, involved with earning system and also residing in metro cities have higher participation in family decisions. Studying the effect of variable of men's and women's employment on family decisions showed that women's job has significant effect on family decisions and there is meaningful statistical relationship between the two variables. The analysis results of logistic regression showed that out of all the variables which have entered the equation, the variables of the Family Structure of the Respondents, place of residence have shown the most effect on women's participation in family decision consecutively. It is concluded that by encouraging women role and status and providing them job opportunities rights may reveal more functional path to participate in decision making. The family structures, place of residence, earning status are among the effective important factors of women taking part in family decisions. In order to increase women's involvement in family decisions, one has to prepare the ground for changing the attitude and simultaneous acceptance of both men and women in society. So far as the decision is concerned women participation in decision-making in family decreases to the places which are far from city.

Table 2
Sample Demographic Description of the Families (N=300)

Variable		Percentage (%)
Gender of the Respondents	Women Men	53% 47%
Working Status of the Respondents	Only Husband working Only Wife working Both working	100% NOT REPORTED 58%
Family Size of the Respondents	Up to 3 4-5 6 & above	63% 22% 15%
Number of children, %	One Two Three Four or More	69% 19% 12% NOT REPORTED
Family Structure of the Respondents	Nuclear Families Joint Family	78% 22%
Respondent's Monthly Family Income	Up to 20000 20001-40000 40001-60000 60001-80000 80001 & Above	6% 21% 59% 9% 5%
Respondent's Years of marriage	Less than 5 years 5-10 years 11-15 years More than 15 years	41% 29% 17% 13%

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