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**SPOUSAL ROLE AND DETERMINANTS OF THEIR INVOLVEMENT IN DECISION MAKING**

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**ABSTRACT**

The process of decision making is known as concluding or making a judgment about some issues or making a unique choice between alternatives. Marketers treated spouses as an important decision making unit with regards to joint purchases. The study revolves around measuring the intensity of influencing factors which affects the joint purchase decision of spouses. To achieve the objectives of the study, Multiple Regression Technique was used. The study revealed that marital duration of spouses is the most significant factor influencing the purchase decision, however, education seems to be affecting but not so significantly, followed by occupation, social class and type of family.

**KEYWORDS**

Spousal Decision Making Model (SDMM), Spousal role, Decision Making, Marital Duration, Education.

**INTRODUCTION**

Decision making is known as the process of concluding or making a judgment about some issues or making a unique choice between two or more alternatives. Marketers treated family or household as the basic decision making unit as regards to purchases. A household comprises the individual who lives solely or together with others in a residential unit and on the other hand a family can be define as a combination of people spending their life with each other by the connection of blood or marriage. A family is therefore a category of a household. Member's role and number of their role like initiator, influencer, decider, buyer & user within family vary from a product or service category to other product and service category. There is always some possibility when single member of a family will play all the roles or single role will be played by two or more members of a family unit.

Traditionally on the basis of dominancy in decision making process, family decision would be classified as *wife dominant, husband dominant, joint or autonomous* (either husband or wife or is equally likely to make an individual decision) (Herbest,1954). That was the old days when husbands were bread-earner in a family. Now wives are going out for a job and have sufficient amount of money to spend on household product as well as personal product. This income coming from the employed wife has made it possible for the family to buy a variety of products. In fact, the boom in household products that we see today has been caused jointly by the change in lifestyle and the increased affordability of the family. Thus it is now more complex for marketer to ascertain that who perform what role.

As the primary consumer decision-making unit, the family has been always a subject of intense examination for a number of years (Davis and Rigaux 1974, Park 1982, Gransbois 1983, Rao 1992). The fundamental question of who makes what purchase decisions in the family generally resides with the husband and the wife (Howard, 1989). It was established early that relative roles of the husband and wife in the decision-making process vary not only with the product category but with the stage of the decision-making process (Jaffe and Senft, 1966). The majority of research into family purchase decision making has centered on the family resides in US. Relatively little work has focused on the salient dimensions of family decision making in the increasingly important global marketplace. A commonly held perception existed that it was a universal cultural expectation that females were to be subordinated to men (Ortner, 1974). Recently research begun to examine more in-depth aspects of family (i.e. husband-wife) purchase decision making belonging to developing nations (Callan and Gallois, 1985, Ford *et al.*, 1995, Green *et al.*, 1983). At the forefront among these efforts is the work of Pujari, D. and Carbonell, P (1996). The typology of international societal sex role development refined by Sullivan and O'Connor (1998) utilizes societal development as a predictor variable on family decision making. This typology ranges from a patriarchal (or, to a lesser extent, matriarchal) orientation typical of many developing nations (e.g. Indonesia) to an orientation more fully characterized by egalitarianism or the joint sharing of decision responsibilities. Typically found in more developed nations (e.g. the USA). The Sullivan- O'Connor (1988) typology has previously been utilized in marketing studies dealing with the growth (or lack thereof) of feminist values impinging on female roles in societies (Ford *et al.*, 1994).

In this research paper researcher wants to explore from five of decision making influencing factors i.e. qualification, type of family, occupation, income and marital duration among which has more influence on purchase decision making process between spouses.

**REVIEW OF LITERATURE**

To understand more the complexity of family purchasing decision making for products and services, it has been stated that influence of the husband and the wife and their relative role should be examined thoroughly (Strodtbeck, 1951). Ferber and Lee (1974) founded that a clearer understanding of family decision making would come only from a detailed measurement of the relative roles played by spouses in the process of purchase decision. However, it is the seminal work of Davis and Rigaux (1974) that is generally credited with bringing a degree of unified cohesiveness and direction to the study of family purchase decision making. In their study Davis and Rigaux (1974) found out that there was almost non-existent information concerning marital role influence at different stages of the decision-making process. The majority of available research had only considered the outcome phase of decision making, e.g. Blood and Wolfe; 1960; Cunningham and Green, 1974. They went on to state that it may be a considerable oversimplification to define any particular consumption category as being husband-dominated or wife-dominated based solely on the outcome of the process. The work of Davis and Rigaux was predicated on the early writings of Herbst (1952), as extended and augmented by Wolfe (1959). Herbst (1952) suggested four patterns of family role structural influence which have relevance to the later work of Davis and Rigaux (1974). Specifically, while husband-dominated or wife-dominated patterns indicate clear control of family role structural influence, the

autonomic pattern indicates that family decision influence may reside with either the husband or the wife equally. Similarly, the syncretic (or "group decision" (Lewin, 1947) pattern shows that family decisions are made jointly by spouses.

Davis and Rigaux (1974) examined data collected at each of three decision phases – problem recognition, information search, and purchase decision – for 25 common household purchase decisions. Using these data collected from a sample of 73 Belgian couples, they concluded that the dominant marital role in family purchase decision making varied both with the phase of the decision process and the product/consumption category under consideration. Drawing view perform a comprehensive review of the family decision-making literature, Davis (1976) forwarded three generalized conclusions regarding family decision making:

- (1) Marital role influence will vary by product class (e.g. the work of Beckman and Davidson, 1962; B. Wolff, 1958);
- (2) Marital role involvement within product classes will vary by the stage of the decision process (e.g. Converse *et al.*, 1958; Davis and Rigaux, 1974; Wilkes, 1975); and
- (3) Marital role influence for any decision will vary among families (e.g. Aronoff and Crano, 1975).

In one of the more complete replications of the Davis and Rigaux (1974) work, Bonfield (1978) examined family purchase decision-making processes based on a sample of 60 US married couples. Bonfield concluded that role specialization exists in family purchase decision making and that movement towards syncretic final decisions is evident. (These findings were congruent with the previous work of Davis and Rigaux, 1974.)

Putman and Davidson (1987) lent further collaboration in a later replication of the Davis and Rigaux (1974) work. Based on a sample of US married couples, Putman and Davidson (1987) found greater reliance on autonomic decision making for "less risk bearing" purchases. This move to autonomic decision making became evident in the "search for information" stage. Additionally, and in keeping with previous findings, a shift towards joint final decisions was witnessed. Given that the final decision stage may be viewed as the culmination of the decision-making process, it is logical to view 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).

Various mediating variables which may have influence on family decision making have been examined by a number of researchers (e.g. Kim and Khoury, 1987; Komarovskiy, 1961; Michman, 1980). For example, Hallenbeck (1966) looked at the relative influence of referent power in the marriage and its possible link to decision making. Sheth (1974) and Hill (1988) have examined the impact of stage of the family life cycle. The role of social networks has been explored by Rogler and Procidano (1986). The work of Qualls and Jaffe (1992) delved into the role of possible conflict between spouses and the resulting impact on family decision making. The works of Green *et al.* (1983) and Sullivan and O'Connor (1988) have pointed out the importance of examining the role of egalitarianism in family purchase decision making. Egalitarianism is defined as a value system emphasizing equality in marital relations (Bott, 1957; Rogler and Procidano, 1989). The level of traditional marital role orientation present in the family impacts the degree of influence attributable to either the husband or the wife. Households with a more traditional orientation tend to conform to norms that prescribe involvement in gender-specific activities while households with a more egalitarian orientation are more likely to participate in non-traditional sex-role activities (Fischer and Arnold, 1990; Scanzoni and Szinovacz, 1980). In other words, 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 (Blood and Wolfe, 1960; Qualls, 1987). While it would be prudent to realize that some products will tend to be gender dominant (e.g. wife's clothes), typically a higher level of egalitarianism would be seen to predict more joint, more wife-dominated and less husband-dominated decisions (Chia *et al.*, 1987; Ford *et al.*, 1995; LaTour *et al.*, 1993; Rodman, 1972; Schaninger *et al.*, 1982; Sullivan and O'Connor, 1988).

Verma and Kapoor (2003) in their study found families as consumers display certain homogenous characteristics irrespective of who their members are. All the purchase decision, whether for buying a product for personal consumption or for common use, ranging from which brand to be purchased, in what quantity, how often, and from where to purchase, entail the playing of different roles by various family members. The precise role to be played by any member varies according to the dynamics of a particular family, its lifestyle, the personality of the individual member, and his relationship with other members, as also the nature of the product bought. Jan, M. and Akhtar, S. (2011) carried out their study in Jammu & Kashmir on 100 women with the help of scale constructed by Jan (2004) on Decision Making Power among Women, selected through multistage sampling. He revealed that 96% of women hold low level of decision making power in masculine decision-making and 90% of women possess low level of participation in familial decision making. Eva, Maria, Eena (2013) examined in their study based on the data collected from 300 couple lives in Spain. With the help of convenience sampling and questionnaire they come up with the conclusion that female who has more say in grocery and household product purchase decisions for family use arrogance tactics for other family purchase decisions. On the other hand for their male counterparts arrogance tactics is useful only in low education level cases not in high education level.

This review of literature reveals that spouse role family purchase decision making offer more research possibilities. Studies have been done on the influencing and decision making power within family and especially in US and European countries but less work was done in India. Keeping this research gap in mind this study is framed to find out which factor affects the most in purchase decision making of spouse.

## OBJECTIVES OF THE STUDY

1. To determine the role of Spouses towards decision making.
2. To ascertain the determinants which affect decision making of Spouses.

## HYPOTHESES

1. Decision making is still male dominant in the Indian families.
2. There are no differences among the determinants of decision making.

## RESEARCH METHODOLOGY

An empirical research was conducted by reviewing the literature on the problem, followed by structured interviews with spouses. For this purpose 100 spouses were selected from various strata living in urban area of Uttarakhand. Respondents were directed to complete the questionnaire separately (with no input from the other spouse). Besides the demographic questions, there are questions on the role played by spouses in decision making process and 5-point Likert's scale was used for ascertaining the determinants which affect the decision making.

Due to money and time constraints researcher had to confined him in a limited area and sample size of universe.

## RESULTS

A demographic profile of the respondent is given in Table 1. It is clear that 53 per cent respondent was female in comparison to 47 per cent of male. Ph.D degree holders are 46 per cent, 56 per cent from joint family, 54 per cent from service class, and 52 per cent with a monthly family income of Rs. 25000 to 40000 while 46 per cent of respondent are from 3 to 5 year marital duration.



**TABLE 1: DEMOGRAPHIC PROFILE OF THE RESPONDENTS**

Variable	Description	Percentage
Gender	Male	47
	Female	53
Qualification	Graduate	22
	Postgraduate	32
	Ph.D/Professional	46
Type of Family	Joint	56
	Nuclear	44
Occupation	Service	54
	Business	14
	Self-Employed	24
	Homemaker	8
Income	25k - 40k	52
	41k – 55k	16
	56k – 70k	10
	Above 70k	22
Marital Duration	3 – 5yr.	46
	6 – 15yr.	30
	16 – 25yr.	16
	Above 25yr.	8

Source: Author’s findings

The adequacy of model and significant level are shown in Table 2.

**TABLE 2: MODEL TEST TABLE**

Factor	R Square	Adjusted R Square	Sig.
Qualification	.715	.765	.039
Type of Family	.645	.639	.043
Occupation	.596	.538	.035
Income	.712	.698	.048
Marital Duration	.643	.631	.041

Source: Author’s finding

From table 2 it is clear that significance level of all variables is less than the standard of .05, hence the model is significant at 95%. This implies that we can accept the model and a relationship could be found. The “Adjusted R-Square” shows a significant level of the variance was explained. This shows that certain percentage of proportion of the variance in the dependent variable that was explained by variations in the independent variables. The “R-Square” tell us that a level of the variation was explained. This shows that the proportion of the variation in the dependent variables that was explained by variations in the independent variables.

**QUALIFICATION**

**TABLE 3: COEFFICIENTS OF QUALIFICATION**

Model		Unstandardized Coefficients		Standardized Coefficients	t
		B	Std. Error	Beta	
1	(Constant)	3.847	.433		8.893
	Highly educated spouses easily convince each other	-.109	.219	-.069	-.498
	Higher the education, higher chances of conflict in decision making	.023	.133	.030	.173
	Education plays an important role in decision making	-.264	.117	-.384	-2.255

Source: Author’s findings

- A. Dependent Variable: Qualification
- B. Predictors: (Constant), Education plays an important role in decision making, Highly educated spouses easily convince each other, Higher the education, higher chances of conflict in decision making.

**TABLE 4: COEFFICIENTS<sup>A</sup> OF QUALIFICATION**

Model		Sig.
1	(Constant)	.000
	Highly educated spouses easily convince each other	.043
	Higher the education, higher chances of conflict in decision making	.039
	Education plays an important role in decision making	.041

Source: Author’s findings

As the value in “Sig.” is less than 0.05, then we can assume that the estimate in column “Unstandardized Coefficients” can be asserted as true with a 95% level of confidence.

The Standard Regression equation is as follows:

$$Y = A + B1X1 + B2X2 + B3X3$$

Y= Dependent or Predicted variable (Qualification)

Xn= Independent Variable, whereby our X’s are defined as follows-

A= The intercept or Constant

X1= Highly educated spouses easily convince each other

X2= Higher the education, higher chances of conflict in decision making

X3= Education plays an important role in decision making

Bn= The slope for independent variable.

Hence our resulted regression equation is:

$$Y = 3.847 - .109X1 + .023X2 - .264X3$$

This implies that only one of the independent variable i.e. Higher the education, higher chances of conflict in decision making is related with the Qualification i.e. it is only affecting 2.3% to dependent variable. While others were showing negative values which imply that they all are inversely related to Qualification.

The significant value denotes the confidence with which we can support the estimate for each such estimate.

TYPE OF FAMILY

TABLE 5: COEFFICIENTS OF TYPE OF FAMILY

Model	Unstandardized Coefficients		Standardized Coefficients	T
	B	Std. Error	Beta	
1 (Constant)	3.093	.595		5.197
Family size influences the purchase decision of spouses	-.130	.197	-.107	-.660
There is least chance of difference of opinion among the spouses in nuclear family	-.438	.281	-.240	-1.561
Decision making is time taking process in nuclear family	-.147	.160	-.150	-.922
In joint family there are more chances of difference of opinion	.027	.193	.023	.139
It is convenient to take decision in joint family	-.065	.186	-.058	-.348

Source: Author's findings

- a. Dependent Variable: Type of Family
- b. Predictors: (Constant), It is convenient to take decision in joint family, In joint family there are more chances of difference of opinion, There is least chance of difference of opinion among the spouses in nuclear family, Family size influences the purchase decision of spouses, Decision making is time taking process in nuclear family.

TABLE 6: COEFFICIENTS OF TYPE OF FAMILY

Model	Sig.
1 (Constant)	.000
Family size influences the purchase decision of spouses	.043
There is least chance of difference of opinion among the spouses in nuclear family	.034
Decision making is time taking process in nuclear family	.041
In joint family there are more chances of difference of opinion	.031
It is convenient to take decision in joint family	.043

Source: Author's findings

As the value in "Sig." is less than 0.05, then we can assume that the estimate in column "Unstandardized Coefficients" can be asserted as true with a 95% level of confidence.

The Standard Regression equation is as follows:

$$Y = A + B_1X_1 + B_2X_2 + B_3X_3 + B_4X_4 + B_5X_5$$

Y= Dependent or Predicted variable (Type of Family)

Xn= Independent Variable, whereby our X's are defined as follows-

A= The intercept or Constant

X1= Family size influences the purchase decision of spouses

X2= There is least chance of difference of opinion among the spouses in nuclear family

X3= Decision making is time taking process in nuclear family

X4= In joint family there are more chances of difference of opinion

X5= It is convenient to take decision in joint family

Bn= The slope for independent variable.

Hence our resulted regression equation is:

$$Y = 3.093 - .130X_1 - .438X_2 - .147X_3 + .027X_4 - .065X_5$$

This implies that only one of the independent variable i.e. in joint family there are more chances of difference of opinion is related with the Type of Family i.e. it is only affecting 2.7% to dependent variable. While others were showing negative values which imply that they all are inversely related to Type of Family.

The significant value denotes the confidence with which we can support the estimate for each such estimate.

OCCUPATION

TABLE 7: COEFFICIENTS OF OCCUPATION

Model	Unstandardized Coefficients		Standardized Coefficients	T
	B	Std. Error	Beta	
1 (Constant)	2.692	.685		3.930
Earnar of the family should have more say in decision making	.229	.222	.154	1.034
Working spouses has equal say in decision making	-.176	.137	-.210	-1.288
Working wife is more supportive in decision making.	-.277	.235	-.194	-1.179
Earnar of the family does not have the supremacy in decision making	-.038	.197	-.029	-.192
Among the working spouses there is more chance of conflict in decision making	-.161	.192	-.125	-.837

Source: Author's findings

- a. Dependent Variable: Occupation
- b. Predictors: (Constant), There is more chance of difference of opinions among middle class spouses, Social class of spouses does matter for decision making, Spouses belongs to High social class can easily convince their counterpart, There are less chances of difference of opinions among the low social class spouse.

TABLE 8. COEFFICIENTS OF OCCUPATION

Model	Sig.
1 (Constant)	.000
Earnar of the family should have more say in decision making	.043
Working spouses has equal say in decision making	.038
Working wife is more supportive in decision making.	.047
Earnar of the family does not have the supremacy in decision making	.041
Among the working spouses there is more chance of conflict in decision making	.032

Source: Author's findings

As the value in "Sig." is less than 0.05, then we can assume that the estimate in column "Unstandardized Coefficients" can be asserted as true with a 95% level of confidence.

The Standard Regression equation is as follows:

$$Y = A + B_1X_1 + B_2X_2 + B_3X_3 + B_4X_4 + B_5X_5$$

Y= Dependent or Predicted variable (Occupation)

Xn= Independent Variable, whereby our X's are defined as follows-

A= The intercept or Constant

X1= Earnar of the family should have more say in decision making

X2= Working spouses has equal say in decision making  
 X3= Working wife is more supportive in decision making  
 X4= Earner of the family does not have the supremacy in decision making  
 X5= Among the working spouses there is more chance of conflict in decision making  
 Bn= The slope for independent variable.

Hence our resulted regression equation is:

$$Y = 2.692 + .229X1 - .176X2 - .277X3 - .038X4 - .161X5$$

This implies that only one of the independent variable i.e. Earner of the family should have more say in decision making is related with the Occupation i.e. it is only affecting 22.9% to dependent variable. While others were showing negative values which imply that they all are inversely related to Type of Family. The significant value denotes the confidence with which we can support the estimate for each such estimate.

**SOCIAL CLASS**

**TABLE 9: COEFFICIENTS OF SOCIAL CLASS**

Model	Unstandardized Coefficients		Standardized Coefficients	T
	B	Std. Error	Beta	
1 (Constant)	2.784	.576		4.830
Social class of spouses does matter for decision making	.115	.222	.088	.518
Spouses belongs to High social class can easily convince their counterpart	-.931	.310	-.456	-3.005
There are less chances of difference of opinions among the low social class spouse	-.059	.214	-.048	-.275
There is more chance of difference of opinions among middle class spouses	.376	.281	.218	1.337

Source: Author's findings

- a. Dependent Variable: Income
- b. Predictors: (Constant), There is more chance of difference of opinions among middle class spouses, Social class of spouses does matter for decision making, Spouses belongs to High social class can easily convince their counterpart, There are less chances of difference of opinions among the low social class spouse.

**TABLE 10: COEFFICIENTS<sup>A</sup> OF SOCIAL CLASS**

Model	Sig.
1 (Constant)	.000
Social class of spouses does matter for decision making	.043
Spouses belongs to High social class can easily convince their counterpart	.004
There are less chances of difference of opinions among the low social class spouse	.039
There is more chance of difference of opinions among middle class spouses	.041

Source: Author's findings

As the value in "Sig." is less than 0.05, then we can assume that the estimate in column "Unstandardized Coefficients" can be asserted as true with a 95% level of confidence.

The Standard Regression equation is as follows:

$$Y = A + B1X1 + B2X2 + B3X3 + B4X4$$

Y= Dependent or Predicted variable (Income)

Xn= Independent Variable, whereby our X's are defined as follows-

A= The intercept or Constant

X1= Social class of spouses does matter for decision making

X2= Spouses belongs to High social class can easily convince their counterpart

X3= There are less chances of difference of opinions among the low social class spouse

X4= There is more chance of difference of opinions among middle class spouses

Bn= The slope for independent variable.

Hence our resulted regression equation is:

$$Y = 2.784 + .115X1 - .931X2 - .059X3 + .376X4$$

This implies that two of the independent variable i.e. Social class of spouses does matter for decision making and There is more chance of difference of opinions among middle class spouses is related with the Income i.e. Social class of spouses does matter for decision making is affecting 11.5% to dependent variable and There is more chance of difference of opinions among middle class spouses is affecting 37.6% to dependent variable. While others were showing negative values which imply that they all are inversely related to Income.

The significant value denotes the confidence with which we can support the estimate for each such estimate.

**MARITAL DURATION**

**TABLE 11: COEFFICIENTS OF MARITAL DURATION**

Model	Unstandardized Coefficients		Standardized Coefficients	t
	B	Std. Error	Beta	
1 (Constant)	2.001	.704		2.843
Time duration of the marriage play a significant role in decision making	.513	.264	.300	1.940
Longer duration of marriage ensure more chances of common consensus in decision.	-.101	.163	-.094	-.622
Shorter duration of marriage leads more conflict in decision making	.128	.235	.090	.546

Source: Author's findings

- a. Dependent Variable: Marital Duration
- b. Predictors: (Constant), Shorter duration of marriage leads more conflict in decision making, Longer duration of marriage ensure more chances of common consensus in decision., Time duration of the marriage play a significant role in decision making.

**TABLE 12: COEFFICIENTS<sup>A</sup> OF MARITAL DURATION**

Model	Sig.
1 (Constant)	.007
Time duration of the marriage play a significant role in decision making	.048
Longer duration of marriage ensure more chances of common consensus in decision.	.043
Shorter duration of marriage leads more conflict in decision making	.038

Source: Author's findings

As the value in "Sig." is less than 0.05, then we can assume that the estimate in column "Unstandardized Coefficients" can be asserted as true with a 95% level of confidence.

The Standard Regression equation is as follows:

$$Y = A + B_1X_1 + B_2X_2 + B_3X_3$$

Y= Dependent or Predicted variable (Marital Duration)

Xn= Independent Variable, whereby our X's are defined as follows-

A= The intercept or Constant

X1= Time duration of the marriage play a significant role in decision making

X2= Longer duration of marriage ensure more chances of common consensus in decision.

X3= Shorter duration of marriage leads more conflict in decision making

Bn= The slope for independent variable.

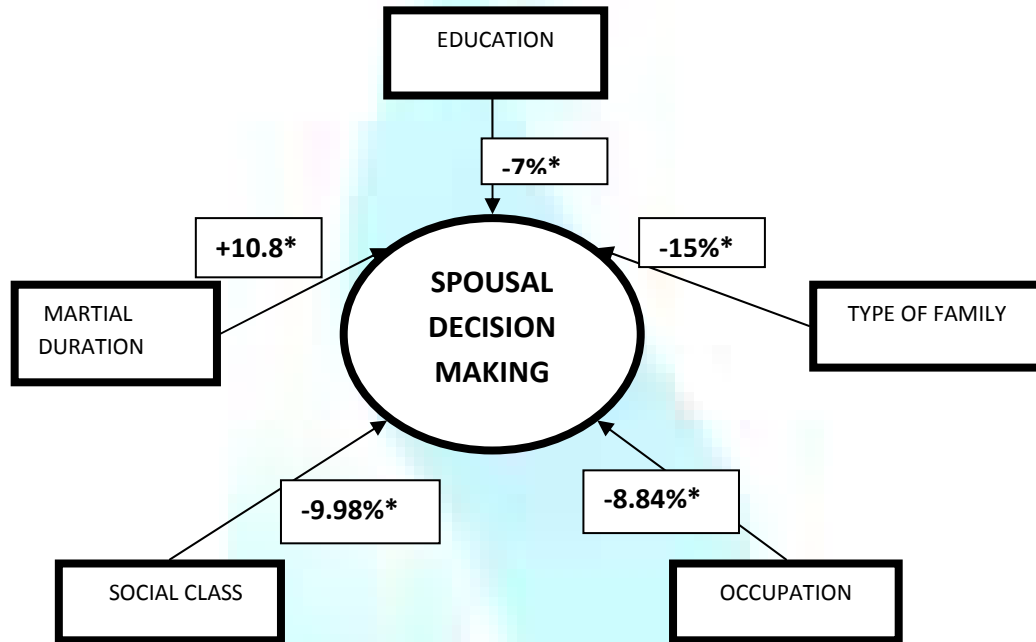
Hence our resulted regression equation is:

$$Y = 2.001 + .513X_1 - .101X_2 + .128X_3$$

This implies that two of the independent variable i.e. Time duration of the marriage play a significant role in decision making and Shorter duration of marriage leads more conflict in decision making is related with the Marital Duration i.e. Time duration of the marriage play a significant role in decision making is affecting 51.3% to dependent variable and Shorter duration of marriage leads more conflict in decision making is affecting 12.8% to dependent variable. While others were showing negative values which imply that they all are inversely related to Marital Duration.

The significant value denotes the confidence with which we can support the estimate for each such estimate.

FIGURE 1: SPOUSAL DECISION MAKING MODEL



Note: \* Mean of Regression values

Hence from the analysis it has been found that marital duration is highly influencing the purchase decision of spouses followed by education, Occupation, Social Classes and finally type of family.

**SCOPE FOR FUTURE RESEARCH**

Although this study is based on finding out the influencing factor which affects the purchasing decision making of spouse in urban area of Uttarakhand. Moreover researcher can go for the comparative analysis of spouses living in rural and urban area and also can be done between the spouses living in hill area and plain area whereby, a cross cultural study can be done to visualize the difference between their life style.

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