SPOUSAL DECISION MAKING: A FACTOR ANALYTIC APPROACH

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ABSTRACT:

Family is an important unit of analysis in consumer decision-making field. Recent researches have shown that decision to consume most goods and services by an individual are made in the family rather than individually. Accordingly, many types of research in the field of consumer behavior have conducted purchasing behavior involving different members of the family, especially in understanding the way families make a purchase decision. For reviewing the understanding of family decision-making, this study aims to explore the relative influence of husband and wife incorporating different perceptual variables that have not been taken care of in earlier studies. A factor analytic approach has been employed to understand the variables that influence the dominant role of husband and wife for a cross-section of products. The findings of the study reveal that for a digital camera, the study reveals that males are more concerned with the make and feature of the brand. It is observed from this study that females take a dominant role in deciding the education of children. The study also indicates that both the spouse should be considered in the development of target marketing strategy for a durable product like a refrigerator, as revealed from this empirical study. The findings of factor scores regression are found to be significant for most of the products considered for this study.

Keywords: Family, decision-making, factor regression, involvement, brand trust

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 to be it a nuclear family or in 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 husbands and wives 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 to buy a particular brand for some product categories with which their level of involvement is very high. In the following sections, the discussions would concentrate on the role of the husband and wife. In this study, an attempt has been made to identify the relative influence of different members of the family in the purchase decision making the process for diverse product categories, viz. children education, refrigerator, and digital camera. The decision making the role of spouse is undergoing changes in recent times that may be due to the increased level of education, the participation of women in the

workforce. In the twenty-first century with the advent of online marketing and proliferation of a large number of brands has abruptly changed the decision making roles by the family members so far as buying decision is concerned.

In this dynamic environment, the decision-making process within a family has become very complicated and a better understanding of the role of different family members needs to be identified for formulating promotional strategies. In an attempt to understand the decision making process, it is imperative to include some important perceptual variables like product involvement, brand trust and brand loyalty to describe the family decision making process.

2. LITERATURE REVIEW:

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. 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 has 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. 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 the classical theory of involvement, brand loyalty, and commitment (Taylor, 1981). 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 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 behavior. K. Sadasivan, C. Samudhra Rajakumar and R. Rajinikanth (2011) examine how involvement plays a significant role in decision making for apparels and influence brand loyalty.

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 the classical theory of involvement, brand loyalty, and commitment (Taylor, 1981). 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. Several empirical studies have been reported in various marketing

literature to establish the 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 behavior 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 have 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 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 the 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 research to investigate the moderating role of product involvement and brand loyalty. The study further confirms that consumer loyalty was highly affected by their level of involvement. In the 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 the 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 has been undertaken to relate the brand loyalty and commitment behavior 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 has 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 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. 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. Some researchers have focused on exploring influence

behavior and the strategies adopted by family members, although there are limitations to this research and a gap exists in the literature concerning how spouse influence purchase decisions.

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. So far very few studies have been addressed by researchers to identify the role of product involvement and brand trust behavior as a perceptual variable which is very important to understand the relative influence of husband-wife decision making behaviour. In the review of literature it is hardly found 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, the intension of this paper is to explore the impact of these two constructs on the decision making behavior of the couples.

3. OBJECTIVES OF THE STUDY:

This study will mainly concentrate on various issues concerning the degree of spousal influence across the decision-making process of different product categories Keeping this in mind the following objectives have been set:

1. To investigate the relative influence of husband and wife in the family buying decision incorporating the variables viz. product involvement and brand trust.
2. To explore the effects of demographic factors of husband and wives in the decision-making process.
3. To appraise the role of brand loyalty, product involvement and brand trust in the decision-making process.
4. To summarize the findings as stated above and suggest strategies for managerial decision making.

4. RESEARCH METHODOLOGY:

A non-probability convenience sampling procedure was used. Non-probability sampling relies on the personal judgment of the researcher rather than a 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.

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 the 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 bounded by Husband mainly and ending with wife mainly. Multiple regressions using factors scores are employed to determine the beta coefficients along with other measures to establish the fit of the model. The study used a sample size of one hundred and eighty three 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 study administered questionnaires to two hundred respondents across two major metros viz. New Delhi and Kolkata. 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. The study made use of the Cronbach alpha technique in establishing the reliability of the instrument. A reliability benchmark value of 0.60 and above was used in the study. Multiple regression analysis and factor analysis method was employed to measure validity and scale dimensionality of the construct.

5. RESULTS AND DISCUSSIONS:

Table:5.1

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

*Product Refrigerator

Table:5.2

Coefficients							
Variables	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							

It can be observed that for durable product like refrigerator all the loyalty dimensions are found to be significant possibly because of proliferation of branded refrigerator marketed by domestic as well as international players. As expected, working status significantly influence the involvement variable and past studies reveal that the purchase of refrigerator is predominantly influenced by the wives. However, no studies have incorporated this variable for linking with the level of involvement. The involvement behavior of families is influenced by the income of such families as the coefficient is found to be significant. The increase in number of branded products the decision may be categorized as an extensive problem solving. In view of this, families consider purchase of refrigerator to be an important decision. The involvement with refrigerator is high presumably because of the cost involved in purchasing the product.

Table:5.3

Model Summary					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.559a	.313	.287	3.13171	1.881
Note: (a) Dependent Variable: Involvement, (b): Predictors: Working Status, Conative Loyalty, Cognitive Loyalty, Gender, Affective Loyalty, Family Income, Risk Importance, Risk Probability, (c): F= 12.481, P<.002					

Table:5.4

Coefficients							
Variables	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
Cognitive Loyalty	.497	.312	.227	1.592	.018	1.000	1.000
Affective Loyalty	.482	.256	.267	1.885	.015	1.000	1.000
Connative Loyalty	.381	.332	.177	1.146	.011	1.000	1.000
Risk Importance	.233	.294	.097	.792	.432	1.000	1.000
Risk Probability	.509	.235	.299	2.168	.005	1.000	1.000
Gender	-1.322	.959	-.191	-1.378	.174	1.000	1.000
Working Status	.549	1.016	.151	.541	.091	1.000	1.000
Family Income	1.598	.540	.111	2.959	.001	1.000	1.000
Family Size	-1.328	.918	-.193	-1.446	.155	1.000	1.000
Note: Dependent Variable: Brand Trust							

Table:5.5

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					

Product: Children Education

Table:5.6

	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							

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 is 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 buyers is considered to be quite high, considering the fact that the decision entails high investment and consequences of a wrong selection may bring about consumer dissonance.

Table:5.7

	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; Conative Loyalty; Risk Importance; Risk Probability; Working Status, Family Size; (c) F= 371.028, P<.000					

Table:5.8

	Coefficients							
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			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							

Table:5.9

Model Summary					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.61	.59	.561	1.03959237	1.733
Dependent Variable: Involvement; (b) Predictors: Cognitive Loyalty; Affective Loyalty; Conative Loyalty; Gender; Family Income; Working Status; (c) F= 26.028, P<.000					

*Product: Digital Camera

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. The results suggest that it is predominantly influenced by the husband in the context of family purchase decision making.

Table:5.10

Coefficients							
	Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
Variables	B	Std. Error	Beta	t	Sig.	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							

Table:5.11

Model Summary					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.585	.342	.260	2.32918	1.790
(a) 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:5.12

	Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
Model	B	Std. Error	Beta	t	Sig.	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							

However in case of digital camera, the study reveals that males are more obsess with the make and feature of the brand that may suit their requirements. The males are quite familiar with the rapid development in the field of technology and the level of information search is found to be much higher. Advertisement should be targeted mainly to the males and the execution style of the advertisement would be to provide a long copy highlighting various features of the product.

6. CONCLUSIONS:

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 colors for refrigerators which would further persuade consumers who demand a variety of makes and colors while selecting the brand. The style of the product should match the demand of customers to win attention towards the product. Marketers must evaluate the strategy which suits the best for the particular criteria and devise it to obtain a successful result.

Marketers should study the attitudes and behaviors of the spouse to develop strategies. Marketers should also study the changing dynamics of the family as well as the mindset of the spouse as a consumer in order to implement an effective marketing strategy (Lee and Collins, 2000). Working factors of spouse in India do influence family purchase due to their cognitive abilities. Hence, a marketer should consider working factors while developing a strategy for them. Marketers should be careful with the positioning of the product and should be able to persuade the spouse for family purchases. In advertising for the product, they should include innovative and unique features in the ad commercials, which would help the spouse to associate themselves with the product, which would further facilitate in the purchase of the product. In order to increase the participation of a spouse in a 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 a family purchase decision.

Furthermore spousal involvement with a product category has a positive impact on family decision making. Marketers could plan more family-friendly marketing activities, making it easier to connect with the spouse in order to increase their involvement. One of the practical matters that should be definitely included in the message that more emotional approach should be used in the final decision stages to convince both the spouse.

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