

# An Empirical Study of Working Wives' Behaviour in Family Purchase Decision Making

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**Abstract:** In recent times, the issue of working wives' participation in family purchase decision-making in the family has evoked much discussion and controversy. The "feminists" are arguing that working wives are no longer lagging behind men in the family in the context of purchase decision-making. However, trivialization of such a serious issue should cause great concern to a true feminist as well as to a researcher. The present study is undertaken to understand the behaviour of working wives as consumers and their complex, dynamic and multi-dimensional decision-making process. The main objectives of this paper are to: (1) understand how the socio-economic characteristics influence the involvement of working wives in purchase decision-making, and (2) examine the role of working wives in purchase decisions regarding high involvement and low involvement products and to suggest some marketing strategies to the marketers regarding how they can influence the decision-making of working wives.

**Key-words:** Decision-making, influence, working wives, involvement.

## 1. Introduction

In the city of Kolkata the number of working wives is growing at a steady pace. This is mainly because of the development in communication system and the growth of educational opportunities provided to women. Because of this growth, the working wives now-a-days also have an increased purchasing power. The increased purchasing power of working wives is giving them the required confidence to participate in family purchase decision-making. The various problems in studying the behaviour of working wives as consumers are:

- It is difficult to understand the level of involvement of working wives in purchase decision-making and the degree of association between predictor variable i.e. involvement and socio-economic variables.
- Identification of environmental influences on behaviour of the working wives (like socio-cultural influence, culture, sub-culture, social class, social groups, family and interpersonal influences) is also difficult.
- It is difficult to establish the fact that the influence of working wife is high when the

product is high priced and technically or mechanically complex i.e. in case of high involvement products and vice versa in case of low involvement products.

- The problem is to understand whether the working wives have any kind of dominance in the stages of family purchase decisions like when to buy, how much to spend and where to buy.
- It is difficult to say who should make the decision, how the decision should be made and who should implement the decision.

By examining various dimensions uncovered in this study, marketer can develop a better understanding of working wives needs. The marketers and marketing academicians may use the findings of this study as a resource, while constructing, managing and evaluating their marketing strategies in the Indian context.

## 2. Review of Literature

Over the past thirty to forty years a host of studies has been carried out, mostly in the United States, aimed at developing models of consumer behavior and understanding their complex decision making process. The volume of literature that has so far developed on the theme is scanty. There are a few numbers of journals, articles and text book materials which account for the whole of the literature that currently exist in relation to this subject. Although family decision making has been a popular research topic among consumer behaviourists (*Davis 1976; Lackman & Lanasa 1993; Wolgast 1958*), but there has been a lack of work on working wives' family decision making so far.

Involvement is said to reflect the extent of personal relevance of the decision to the individual in terms of her basic values, goals and self-concept (*Engel and Blackwell, 1990*). Involvement is an internal state variable and indicates the amount of arousal, interest or drive evoked by a particular stimulus or situation (*Mitchell, 1979 and 1981*).

*Rena Bartos (1989)*, "The working women who had been ignored by marketers, might, in fact represent an opportunity segment whose behaviour should be cultivated. She entitled Working women, "The Invisible Consumer Market".

*Del I Hawkins, Roger J Best and Kenneth A Coney (2001)*, "Much remains to be learned about family decision making. The direct involvement of family members in each stage of the decision process represents only a small part of the picture. Taking into account the desire of other family members is also important, though seldom studied.

*Davis and Rigaux (1974)* explored family purchasing roles in Belgium at three decision stages (problem recognition, information search, and final decision) for 25 household decisions. Results showed that husbands became the more dominant influencer for most products as the decision stage progressed from problem recognition to information search. However, when moving from information search to final decision, the patterns of influence became more equal. *Davis and Rigaux (1974)* also established that family purchasing roles vary by type of product

or service. Research evidence also shows that sex-typed products (e.g., cosmetics, husbands clothing, working wife's clothing) tend to fall within the realm of one spouse only. For instance in the Davis and Rigaux (1974) study, as might be expected, working wife's clothing decision was dominated by the wives. Subsequent replications of the Davis and Rigaux study in the United States (Bonfield, 1978; Engel, Blackwell, and Miniard, 1990) provide further evidence regarding spousal influence variations across sex-typed products.

### **3. Objectives of the Study**

- To scrutinize the impact of demographic factors on working wives involvement in family purchase decision-making and also to determine the level of association between purchasing involvement and socio-economic characteristics.
- To examine the role of working wives in purchase decisions of high involvement and low involvement products and to suggest some marketing strategies to the marketers regarding how they can influence the purchase decision-making of working wives.

### **4. Research Methodology**

*Data Source:* The current study is empirical in nature and hence primary data has been collected according to the plan of work and secondary data from the published sources. Primary data was collected through Questionnaire as per the requirement of the study in order to understand the working wives socio-economic characteristics and purchasing involvement in family purchase decision making.

*Data Collection Instrument:* The research instrument for collection of primary data was the questionnaire. The questionnaire was filled up by the surveyor (i.e. researcher) on the basis of the response of the respondents i.e. working wives.

*Sample Size:* A sample of 500 working wives has been used for testing eight hypotheses derived from a synthesis of the relevant literature.

#### *Research Design*

Sampling Elements: Families (Nuclear & Joint families)

Sampling Units: Working wives

Extent: Selected wards of Kolkata.

*Sampling Technique:* Non-Probability Sampling like Convenience sampling and Judgment sampling was employed as per the requirement of the study.

Kolkata presents the researcher with several unique problems. Social customs preclude access to Kolkata's families or personal interviews with Kolkata's working wives. Such difficulties render non-probability sampling and convenience data collection procedures necessary (Tuncalp, 1988). This study was no exception to other studies in employing a purposeful sample.

Specifically, the field procedures here were patterned after pilot survey conducted among Kolkata's working wives, and self-administered data collection procedures were employed (Verhage, Yavas, and Green, 1990).

#### *Statistical Tools Used*

For a comparative study and for a better visual understanding and better presentation, Bar Charts and tables have been used. Moreover, statistical technique Chi-square test was used to analyze the collected data.

### **5. Analysis of Findings**

#### *Socio-economic characteristics of working wives*

The demographic profile of the 500 working wives is shown in Table 1. Six demographic predictors were included in the research design. They were: Age, Education (high school or less vs. some college or more), income, occupation, family life cycle and family organization (nuclear vs. joint). Respondents were mostly between 25 to 55 years of age and came from families with an average size of three people. On the average they had been married for 1-15 years. Seventeen percent of the respondents did not have any children; those who did, on the average, had one to two children. Twenty percent of the women surveyed had lived in the districts of Kolkata for 6 months or longer. 71.2 % of the working wives' had at least attended college, and almost 40% out of 71.2% of the working wives held managerial, administrative, or other professional jobs. Hence, the study sample represents a mixture of an upscale and midscale urban segment of the Kolkata's working wives.

#### *Working wives involvement in product purchase decisions*

Involvement in product purchase decisions is an important concept in understanding working wives behaviour in family purchase decision-making. Involvement is not due to attitudes but to behaviours. Working wives may be involved in purchase of convenience goods, shopping goods, durable goods and non-durable goods. Purchase involvement is similar to a personality trait in the sense that it transcends individual purchase situations and is characteristic of the individual. Involvement is a state of motivation, arousal of interest and the state exist in a process. It is driven by current external variables (the situation, the product and the communication) and the past internal variables (enduring, ego and central values). Its consequences are searching, processing and decision making. In this study purchase involvement of working wives is determined on the basis of the following questions.

- a) How much time and effort expended in the undertaking of specific behaviours?
- b) How much time they allocated for shopping?
- c) How much money was budgeted for purchase?

Upon analyzing these answers, the degree of involvement was assessed. However, involvement in this study was used in behavioural aspect which includes searching, questioning and arguing.

Table-1: Background Information of Respondents

Characteristics	No of Respondents	Percentage of Respondents
<b>Age</b>		
Below 30 Yrs	86	14.66
31-40 Yrs	228	47.6
41-50 Yrs	102	22.26
Over 51 Yrs	84	15.46
<b>Nature of Family</b>		
Nuclear Family	389	77.8
Joint Family	111	22.2
<b>Education</b>		
Up to High School or less	144	28.8
Some College or more	356	71.2
<b>Occupation</b>		
Service	466	93.2
Others	356	6.8
<b>Monthly Income</b>		
Less than 10,000	144	28.8
10,001-25,000	196	39.2
25,001-50,000	126	25.2
Greater than 50,000	34	6.8
<b>Family Life Cycle</b>		
Married with no children	98	19.46
Married with youngest Child below 6 Yrs	87	20.13
Married with children between 6-18 Yrs	234	44.93
Married with no children below 18 yrs	81	15.46

Involvement as behaviour of working wives in family purchase decision making has been used in the sense of greater searching for information, asking different questions about the new products and higher level of arguing, as part of working wives' behaviour, would indicate high involvement from a behavioural perspective. On the other hand, the lack of questioning about new product would indicate low involvement.

***Association between socio-economic characteristics and involvement***

The involvement of working wives in family purchase decision making fundamentally influence them as consumer. The predictor variable 'involvement of working wives' was assessed with the help of Likert type scale. The respondents were trichotomized (low, medium and high) on the basis of scores obtained by them. The findings were based on opinion of the 500 working wives and the analysis was based on chi-square analysis, Cramer's V and Contingency coefficient.

Due to presence of existing knowledge in this area the following hypotheses were proposed.

H<sub>0</sub>: There is an absence of significant evidence that differences in age will have a significant impact on the involvement of working wives in family purchase decision making.

H<sub>1</sub>: There is an absence of significant evidence that differences in nature of family will have a significant impact on the involvement of the working wives.

H<sub>2</sub>: There is an absence of significant evidence that differences in education will have a significant impact on the involvement of the working wives.

H<sub>3</sub>: There is an absence of significant evidence that differences in occupation will have a significant impact on the involvement of the working wives.

H<sub>4</sub>: There is an absence of significant evidence that differences in monthly income will have a significant impact on the involvement of the working wives.

H<sub>5</sub>: There is an absence of significant evidence that differences in family life cycle will have a significant impact on the involvement of the working wives

In order to test the above mentioned null hypotheses chi-square ( $\chi^2$ ) as a test statistic was used. The results of chi-square test are given in Table 2. Cramer's V and Contingency Coefficient shows the level of association between socio-economic variables and involvement.

***Role of working wives in purchasing decisions of high involvement and low involvement products in terms of instrumental and expressive***

Among numerous sub decisions reported in the literature (Wilkie, 1975) three of which were common to most studies (see for example, Davis, 1976; Shuptrine and Samuelson, 1976) were selected. These were: when to buy, where to buy, and how much to pay. All three sub decisions are not only appropriate for the Kolkata's environment but, in past studies, they also yielded significant spousal influence differences. Working wives family purchase decision roles for these three sub decisions across product categories were obtained by asking them to indicate whether they were made by the husband, working wife, or jointly.

Scott (1976) argues that family role influence pattern will vary depending upon the interest and involvement of family members in a particular product or service. Thus, families with the same role allocation might show some decision-making variations on the basis of perceived importance of a product or service (Sheth, 1974). A spouse who is more involved with a product-service will be more active in the decision process and have a greater effect on the decision

Table-2: Results of Chi-square analysis, Cramer's V, Contingency co-efficient and level of involvement

VARIABLES	$\chi^2$ Value	Null Hypothesis Accepted/ Rejected	Cramer's V	Contingency Coefficient	Level of involvement
Age and Involvement	64.60#	Rejected	0.55	0.61	Moderate to high involvement because young and middle aged working wives show higher levels of involvement in product purchase decision in the family
Nature of Family and Involvement	3.90	Accepted	-	-	Not significant
Education and Involvement	17.90#	Rejected	0.65	0.73	Moderate to high involvement because it was found that as the education level falls the low attitude towards involvement increases and vice-versa.
Occupation and Involvement	44.79#	Rejected	0.21	0.28	Low to moderate involvement. Once the working wives got the opportunity to go outside the home and enter a favourable environment and engage themselves in various occupations they can develop a positive attitude.
Monthly Income and involvement	30.88#	Rejected	0.47	0.55	Moderate to high involvement because the percentage of low scores showed a decreasing trend with the increase in contribution in family income.
Family life cycle and involvement	104.89#	Rejected	0.66	0.74	High involvement in purchase decisions when the child is between 6-18 yrs of age.

# indicates that it is significant at both levels i.e. 5% and 1%.

outcome. Past writings show that involvement has an impact on marital power and it is a viable predictor of spousal influence in purchase decisions (*Burns and Granbois, 1980; Scanzoni and Szinovacs, 1980*). The existing literature collectively suggests that spousal influence increases as a function of involvement with an object or activity. Hence, the following hypotheses were advanced:

H<sub>6</sub>: Families of Kolkata are prone to working wife dominated family purchase decision-making.

H<sub>7</sub>: Kolkata's working wives play the dominant role in identifying the need for a product.

H<sub>8</sub>: Kolkata's working wives exert more influence in the purchase of a sex-typed product (e.g. women's clothing) than other products.

**Table-3: Distribution of family Purchase Decision Roles across six product categories as reported by Kolkata's working wives (n=500)\***

Product category	Decision Maker	When to Buy?(%)	How much Spend?(%)	Where To buy?(%)
Grocery	Husband	20	37	38
	Working wife	50	26	31
	Joint	30	33	31
Furniture	Husband	23	47	34
	Working wife	23	11	19
	Joint	54	42	47
Major Appliances	Husband	34	53	49
	Working wife	30	11	15
	Joint	36	36	36
Automobile	Husband	81	82	90
	Working wife	2	1	1
	Joint	17	17	9
TV/CD or DVD Player	Husband	47	67	67
	Working wife	12	6	8
	Joint	41	27	25
Working wife's clothing	Husband	8	16	7
	Working wife	78	68	76
	Joint	14	16	17

\* Overall average percentages were: 44% by the husband, 26% by the working wife and 30% joint.

To test H<sub>6</sub> that working wives dominate family purchasing decisions in Kolkata, the overall distribution of the occurrence of husband, working wife and joint decisions was examined. Results are presented in Table 3. The mean percentages across six product categories and three

decision situations indicated that about 44% of the decisions were made by the husband, 26% by the working wife, and 30% jointly. The proportions for husband, working wife, and joint decisions in Table 3 were further compared using one-way analysis of variance. The three sets of proportions were significantly different ( $F=3.49$ ,  $p<.05$ ). Further analysis via multiple contrasts revealed that the proportion of decisions made by husbands was significantly higher than the other two. Hence,  $H_6$  is not supported.

Results in Table 3 also provide insights into the nature of family purchasing roles across decision stages and product categories as stated by  $H_7$  and  $H_8$ . Overall, husbands were more dominant on the question of "how much to spend" with the exception of working wives clothing. Similarly, on the question of "where to buy: husbands were dominant with the exception of furniture and working wives clothing. The working wife was dominant only on the purchase timing of groceries and their clothing. As expected, two sex-typed products emerged as being clearly dominated by one of the spouses. Husbands were dominant in all decisions related to the purchase of a car, whereas working wives dominated the decision on clothing. The little interest shown by working wives in car purchase decisions makes sense. Though the percentage of women drivers is increasing day by day but still they are not allowed driving a car in Kolkata due to conservative attitude of their husbands. Moreover, working wives pay much less attention to car commercials as compared to their husbands. Results in Table 3 partially support  $H_7$  and  $H_8$ .

## 6. Conclusion

This paper examines the relationship between role structure and influence of working wives in family purchase decision-making with the changing status of their increased income, education and occupation. Based on a series of personal interviews, this study explored various components of decision-making of working wives for the purchase of durable and non-durable products. The findings suggest that working wives were the dominant influencer of the primary stage of the decision-making process in case of grocery products i.e. identifying the need for a product (When to buy). The other stages of the purchase decision-making was mainly dominated by their husbands i.e. how much to spend and where to buy. Demographic variables were associated with varying patterns of involvement of working wives. Differences were also noted between demographic factors and sources of information used prior to purchase by the working wives. Results suggest that retailers of durable and non-durable products would be benefited by profiling potential submarkets of these product.

As the young and middle aged working wives are highly interested, involved and face low conflict in family purchase decision-making due to their financial empowerment, so it can be concluded that consumption of durable and non-durable goods of these two segments (young and middle aged working wives) will obviously increase because consumption is a function of income. This is a positive indication from the point of view of the marketer because it indicates that sales will increase if these two particular segments are targeted by the marketer.

Based on the findings of the study we conclude that the working wife was found to be more influential in taking purchase decisions of low involvement/emotional products like groceries, kitchen appliances, breakfast cereal etc. which requires limited decision-making.

The study concludes that there seems to be a general trend towards more joint decision making, in spite of the fact that working wives will share more authority in family decision-making; there will be less division of labour and more companionship.

Previous research has shown that family purchasing roles vary by decision stages and product category. Results of this study again confirm these relationships. Working wives of Kolkata were not dominant on the question of "how much to spend, whereas their dominance is observed in case of the question "when to buy". Husbands exert greater influence on all the sub decisions pertaining to automobile purchase, whereas working wives dominated the sub decisions for women's clothing.

Finally, it can be concluded that with proper understanding and knowledge of the working wives behaviour, marketers can determine which specific aspects or features of the products to advertise to the working wives and which media will be the best to reach them.

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