

Influence of Urban Women in Family Buying Behavior-A Study with Special Reference to Kochi in Kerala, India

Anilkumar.N* and Dr. Jelsey Joseph**

Dean,, Dept of Commerce& Business Management, Karpagam University,
Research Unit of Karpagam University, Coimbatore, Tamil Nadu, India
aniln@factltd.com

Research Scholar & Chief manager, jels_joseph@rediffmail.com,

Author's contact: Anilkumar.N

Sai kripa, Lotus Garden ,Hidayat Nagar,HMT Colony P.O, Kalamassery,
Ernakulam,Kerala.Pin:683503.Phone no: 0484-2532023(R); 2545515(O);
09447986364(Cell),E mail : aniln@factltd.com, nanil@fedo.com

Abstract

Several factors influence the consumer behavior of women as a consumer of goods purchased for common family use/consumption. Both internal and external aspects influence the consumer in the market. The various aspects could have variables like the personal, psychographic, family and social normative variables as also the perceived behavioral control variables as per the TPB, Consumer is motivated through persuasive techniques so as to change her attitude towards the purchase of goods/services. The attitude change technique is administered using Ad and market mix. Nonetheless, the external environment and the situational factors act as extraneous variables on the consumer attitude and purchase behavior. In this study the family aspects are probed to throw more limelight on the role of women in family decision making and purchase behavior with specific relevance to Kochi, the fastest growing metro in Kerala, also a key test marketing center in Kerala for all range of consumer products, with a strong penchant for online shopping and E commerce transactions, based on convenience.

Key Words: Consumer Behavior, Durables, Family, Family Role Orientation Consumer attitude, Family buying, Dual earning family, Marital Quality.,

sociological variables like cohesion, adaptation, communication & marital quality influence the

Introduction

Family is the most important social institution. It is known that the

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consumer attitude & decisions on purchases. The various functions of the family like the economic wellbeing, emotional support, adopting family lifestyles and socialization are cardinal. The family size and family lifecycle stage are also important in decision making & consumption of products. The various family members can have different roles in the purchase decisions relating to merchandise within the family. Two main theories are relevant to consumer research: the resource theory (Blood and Wolfe, 1960) and the social power theory (French and Raven, 1959). The resource theory put forward by Blood and Wolfe (1960) focuses on the influence each partner's resources (level of education, income, social status etc . . .) have on family decision-making. This theory contends that the stronger the resources are, the more influence they will have to bear upon the decision-making process, sometimes resulting in a power imbalance between partners. The social power theory (French and Raven, 1959) is similar to the resource theory in as much as the basis of power within a relationship depends upon factors such as social class and education, but it differs in the fact that it is the belief in that social power by family members that is important sometimes at the expense of its actuality. Within the family, consumer decision-making is influenced by the structure of the family unit. Family structures have been changing rapidly since the 1970s, with the emergence of blended (Belch and Willis, 2002), reconstituted (McGregor, 2000) or otherwise termed step-families.

Belch and Willis (2002) purport the changes in family structure to the increased fluidity and uncertainty of relationships; while conversely, McGregor (2000) presents the outcome of these changes as the rise in smaller families, the declining fertility of women and the fact that women are having children later in life. The marital role, plays an important part in consumer decision-making as does the influence of children.

The family members can take up purchase process roles and act as gate keepers/initiate/ demand or contribute information on merchandise , decide from where to buy, which brand to buy, how to pay and in what lot size, how to consume, what benefits to expect , and how to share their roles in maintaining the product at home as a common utility. Generally the purchase roles in a family are multifold like the Initiator(putting up Suggestions) ,Influencer(Persuading), Gate keeper-Information gatherer(secure information on product/ services) , Decider(decision maker), Buyer/Purchaser(Purchasing actor),User (Family members), maintainer(maintenance repair/upkeep/servicing) and disposer. From research in family decision making, the roles played by family members differ with respect to the type of product /service purchased, the stages in the decision-making process, the characteristics of the families and spouses (Belch and Ceresino, 1985; Davis, 1976; Piron, 2002; Webster, 1995). These roles may change over

a time period period due to changes in the environment like economic development, FLC stage, government policies/taxation, marketing mix etc which consequently may lead to adjustments in the role structure of the decision-making process in a family. Multiple roles are played by a family member. Due to acculturation and social changes, variations are evidenced in the role of women in family & society due to their higher education, career, and more women taking up careers leading to dual-income families which have challenged earlier beliefs on the role structure and purchase influence (Webster, 1995). The attitude, SN and PBC modulate the BI and the behavior of women with post purchase/past experience moderating the attitude leading to the decision making, as per TPB.P. Attitude change is the key to altered family decisions. Even online shopping portrays such behavior. Consumer socialization by Ward (1974) relates to the development of children's consumer awareness. Children have a say in family choice and purchase attitude-decisions. Similarly, peer influence has been recognized as having a strong impact on family decision-making (Churchill and Moschis, 1979; Moschis *et al.*, 1986).

Family Purchase attitude-behavior overview

Families buy and consume product/services even though individuals belonging to the family buy them. As per Talcott Parsons,

family members like women exhibit two types of role behaviors like the Instrumental (functional) roles and the expressive (supportive) roles. Traditionally in the single earning families, women have been practicing the expressive roles in the family but in the dual earner families which are in the vogue today, both instrumental and expressive roles are played by women in the family relating to purchase and consumption of goods/services. The role of family is changing even faster than in the past. According to Dreman (1997), changes in family structure, lifestyle, and family life cycle have caused the family values of community and belonging to be replaced by individualism and autonomy. These changes in family roles and structure are generally acknowledged. There is no consensus about the meaning of this transformation in family life (Skolnick 1997). Cultural anthropology offers an approach to understanding cultural systems, such as families, by viewing them as social organizations. Social organizations provide a basis for the development of individual identity and for the socialization of others within the group. This perspective offers an approach to help explain consumer behavior (Costa 1995) that is especially useful given the changes in family structure. Rather than addressing family membership as a static influence on attitude-behavior and product choice, this researcher seeks to understand more about the underlying relationship that an individual might have within the family structure. In response to changes in family

structure and in an individual's identification within that family, consumption behavior can provide a way to express individual identity and/or to define membership within that family group. Olsen (1993) found that when families are characterized by affection and respect, parents and children tend to have similar brand loyalties. On the other hand, one's rejection of a parent's brand and product preferences tends to serve as a reinforcement of the lack of familial bonds. The strength of the family relationship is affected by a number of factors including communication orientation, family cohesion, structure, and the adaptability of the family unit to major positive and negative occurrences to one or more family members (Heckler et al. 1989; Hogan, Eggebeen and Clogg 1993; Rindfleisch, Burroughs, and Denton 1997). Consumption attitude & behavior is influenced by family relationships.

An important feature of the dual earner family is the segregation of work and family life in dual role. Research in the past few decades has found that dual earner pattern of families has brought about considerable stress in the family life. Traditionally women are expected to work at home and this is considered most essential for the subsistence of the family. With a large number of women taking up jobs, necessitated by economic and psychological factors, the role of women as home maker cum wage earner is being widely accepted. This has necessitated structural changes in the family organization. Being a

working spouse or parent involves the performance of multiple roles of worker, parent and spouse. These roles are interdependent in terms of time, energy and commitment required for their adequate performance. The homeostasis that existed in the traditional family system is being affected to a great extent through the role allocation patterns in dual earner families as a result of women's entrance into the labour market. Past research on dual earner families over the past few decades indicates that the family dynamics has undergone considerable changes due to the combining of family and work roles by spouses. Several sociologists have noted that since families must obtain resources from the economy through occupational roles, the characteristics and demands of occupations may influence internal family interactions.

According to Burke and Weir (1976) considerable amount of stress and strain confront couples adopting dual earner marriages due to the reorganization of roles within the marriage, which include dilemmas of workload, identity, role cycling, social network norms and discrepancies between personal and social norms. Rarnu (1987) observed that women experience role conflict, role overload and marital stress mainly because the husbands generally do not alter their domestic roles. Husband's participation in household chores can decrease the role strain for a working wife (Saenz et al., 1989) and non-participation can increase wife's role strain which can affect

the smooth family functioning (Galambos and Silbereisen, 1989). Szinovacz (1977) found in his study of dual earner couples that when husbands maintain traditional role expectation and when there exists high segregation in the task allocation patterns it results in family dysfunction. The consequences of female employment on family task allocation patterns depend on the role expectations of each family member, previous role allocation patterns within the family, the normative orientations of members of the family's social network and the availability and relative effectiveness of different sources of support. Maret and Finlay (1984) in their research on dual earner couples found that if the wife was employed, there was a greater likelihood that household chores and child care would be shared between spouses, and that in general, they would have a more egalitarian conjugal role structure than couples where the wife was not employed. Within the family system, roles are often defined in a manner that guarantees the continuing functioning and well-being of the system.

In the Kerala culture, male partner is considered the real head of the family (Patrifocal) who takes different decisions pertaining to the functioning of the family. Women were traditionally considered inferior to men especially in the matter of decision making. The male dominance in this regard was due to the higher status and social position that men enjoyed in terms of their higher educational levels, income

and social skills. With the entry of women into labour force the traditional leadership pattern of the family is changing. Women are equally educated, equally paid in jobs and enjoy equal social status. This has necessitated her growing role in the decision making process of the family in purchases as well. The economic independence of a working wife often enables her to demand for a democratic leadership in the family and exercise equal role in the decision making process. Gainful employment does increase the wife's relative power position in the family ensuring a joint decision making pattern. The emotional bonding between members of dual career families or the quality of marital life is very cardinal to sound role participation or sharing between family members. A healthy family is conceived as a cohesive unit where each member of the family exhibits a remarkable extent of we-feeling/teamwork. This dimension of family dynamics is influenced to a great extent by the common interests and activities of family members. In dual career families, due to the high work involvement and commitment, companionship activities of partners are low. Parents and children in these families are separated for most of the day. The parents' fatigue after long hours of work, the long hours of separation and the lack of common experience combine to undermine the cohesion of dual earner families (Glenn, 1983). The absence of a close knit family life among dual worker families has also been reported by Nee and Nee(1974). Lack of shared activity in family can have serious

repercussions on the marital system and parent-child relationship in these families that can certainly reflect in purchase attitude formation and behaviour. The earlier researches in the field suggested that dual earner couples experience less marital happiness and satisfaction compared to the couples in traditional single earner families. Explanations for these findings came in the form of role strain and role overload of wives, traditional sex role orientation of husbands and the increasing pressures of work on marriage and family.

Galinsky and Monis (1992) examined the link between job characteristics and marital quality and found that male and female employees in jobs with high pressure reported conflicting role demands and negative emotional states, which in turn, were associated with increased reports of marital tension. Higher career commitment of spouses (Mortimer et al., 1978), high role segregation between spouses as a result of traditional sex role orientation of husband (Szinovacz, 1977), lack of companionship activities (Blood and Wolfe, 1960), autocratic decision making and increased power for male spouse (Oppenheimer, 1970), increased economic independence of women (Becker et al., 1977), status competition between spouses (Parson, 1942), status incompatibility (Pearlin, 1975), lack of role complementarity (Becker et al., 1977), threat to gender identity (Rothschild, 1970), wife's occupational superiority (Hiller and

Philliber, 1982), family-work role strain (Galambos and Silbereisen, 1989) etc. are some of them. These reasons for marital dissatisfaction of dual earner couples undermine the fact that it is not employment of women per se that disturbs the marriage but the accompaniments of employment which are influenced by different individual and social factors that determine the extent of influence of women's employment on marriage. Time allocated to career pursuits can be seen to have potentially negative implications for the marriage relationship. Ludewig and McGee (1986) found that groups formed on the basis of husband-wife pattern of commitment to work differed on the dyadic adjustment.

The general finding in most researches is that over involvement in career pursuits, lack of role complementarity, status competition, status incompatibility, wife's occupational superiority, lack of companionship activities and family-work role strain are negatively related to marital quality of dual earner couples. However, there have been research reports favouring female employment and finding positive relationship between women's work and marital satisfaction. Candran and Bode (1980) and Maret and Finaly (1984) found that if the wife is employed, there is a greater likelihood that household chores and child care would be shared between spouses, and that in general they would have a more egalitarian conjugal role structure than couples where the wife is not employed. Couples in

such cases negotiate an optimal allocation of roles in order to reduce the pressures endemic to work-family interface. Role theorists maintain that role strain can lead to decreased psychological well-being, indicating that employed women will have lower degrees of well-being due to their role strain. However, husband's participation in household chores can decrease the role strain for a working woman and can enjoy greater marital satisfaction leading to greater psychological well-being (Saenz et al., 1989). Ramu (1987) in his study on Indian dual earner couples also found that women in dual earner families experience role conflict, role overload, and marital stress mainly because the husbands generally do not alter their domestic roles. When husbands exhibited an egalitarian sex role orientation, marital quality in dual earner marriages was much higher than that in the traditional single earner marriages. Though role theories advocate role strain and role overload as an inherent phenomenon in dual earner marriages, if the couples are able to balance the multiplicity of roles they can enjoy better quality marital life. Researchers have also focused on the influence of changes that take place in a dual earner marriage on the quality of marital life. Shukla (1987) found that when wives are employed, they have more power in manage and enjoy more egalitarian relationship in marriage. Ramu (1987) in a comparative study on the role perception and performance of Indian husbands in single and dual earner families found that dual earner wives are conservative in

their role perception. Husbands in these marriages do not see their traditional superior status as threatened and instead enjoy the economic benefits of their wife's labour along with the public image of being benevolent, liberated men who have permitted their wives to seek outside employment. One of the natural changes taking place in dual earner couples is their orientation to egalitarian decision making in the family which permitted women in these families to enjoy more satisfaction in marriage.

Since a woman's status is heavily dependent on her employment, working women tend to look at her employment positively. Employment naturally raises her status, enhances her sense of self worth and provides her greater psychological well-being irrespective of the role strain and family problems. Many women consider their working experience as psychologically satisfying one. Employment also increases the wife's power position in the marriage and increases the possibilities of an egalitarian relationship in marriage. The sense of achievement, income and recognition in society enable working women to consider their jobs as rewarding and psychologically satisfying. Employment is also seen as a factor that can mitigate the disadvantages and frustrations resulting from burdensome domestic and child care responsibilities for housewives. This is especially true when a woman is upwardly anchored and look

forward to a job to derive status, recognition and power. Researchers came to realize that it is not work per se, but the quality of home and work environments, that determine the impact of employment on the psychological well-being of working women in dual earner families.

Decision making patterns in a marriage are indicative of its leadership style. Depending on the style of leadership decision making becomes a joint venture or a unilateral process. Decision making power becomes evident in a marital unit whenever the individuality and autonomy of one of the spouses is threatened. This is specially relevant in Indian situations where there are strong patriarchal form of families. A housewife in an Indian family always plays a submissive role in the family and does not usually participate in the decision making process. Employed women, due to their better social and economic

position, exercise equal decision making power in families and hence are more satisfied with the process of decision making. The decision making process in dual earner families tends to become more democratic as the female spouse enjoys an equal status with the male spouse. Bebbington (1983) and Shukla (1987) who found that when wives are employed, they have more power in marriage and enjoy a more egalitarian conjugal relationship. Feld (1963), Gianopoulos and Michael (1957) and Nye and Hoffman (1963) that unemployed wives experience better marital

adjustment compared to the working wives. Dominance of one spouse over the other happens when the relationship is between two unequal partners. Between two equal partners there can be no dominance of one over the other. Dominance is a strong indicator of marital discord in the western societies. Hence most of the inventories of marital satisfaction covers this dimension of marriage. High level of dominance is indicative of poor marital quality. spouses in traditional single earner families experience the highest form of dominance of one spouse over the other. Role theory perspective of marital quality suggests that discrepancies between role expectations and role performance give rise to marital problems. Greater economic and emotional equity between spouses, democratic decision making process and higher degrees of self-disclosure among dual earner couples make marriages qualitatively better than the other patterns of marriage.

The behaviour of each spouse within the family is affected by the attitude norms and preferences which each spouse brings into the family. These norms are, in turn, shaped by the factors including individual attitudes, attitudes of each spouse's parents, and the environmental factors. Several studies reported diminishing role distinctions between men and women, resulting into more complex and vague roles. According to Green and Cunningham (1975), more women are performing traditionally male dominated tasks and vice versa, and with the

increased autonomy, the wife is able to have more influence in the decisions within the families. One of those areas affected by the diminishing sex role distinction is in consumption aspects of family decision-making. Sex role orientation is also found to affect equality or inequality of power between the spouses (Scanzoni, 1982; Scanzoni and Polonko, 1980). Attitudes toward the wife's career and sharing of responsibilities in the household were found to influence the determination of roles in the family's financial management. Webster (1995) found that the most important factor for wives in determining role structure for high involvement products is sex role orientation. Wives with high modernity in sex role orientation have high relative influence. However, husbands with modern sex role orientation have low relative power. In a related study, Piron (2002) found that husbands of working wives more often share household chores since their wives started working outside the home. As can be seen from above, the sex role orientation and task allocation within a family are changing; therefore, traditional generalisations about family decision-making may be obsolete. Women are now generally believed to play the role of gatekeeper and controller in family purchase process roles. Non-traditional husbands are playing greater role in the purchase of traditionally wife-dominated products and wives are playing a more active role in the traditional husband dominated purchases such as durable goods and financial management.

Marital quality is a relevant variable influencing the Purchase attitude and decision making in a family. Working women's marital quality and WFC(Work family conflicts) are influencing the very psyche of women in the dual roles they play at work and in the family. The prevalence of dual earning couple families is rising in the Kerala society, thanks to the highest female literacy level and employment rate. Spouse and wife are tied up not only in economic & legal sense but on social front as well. Sharing of joint lifestyles, recreation, leisure and family outings is not different among dual earning couples and other couples(Kalmijn and Bernasco,2001). Greater job stress leads to poor marital interaction with a negative impact on marital quality(Roberts and Levenson, 2001). Obviously marital conflicts might have resulted due to higher expectations of the partners and lack of intimacy in relationship and difference of viewpoints based on their background characteristics(Argyle, Henderson and Furnham,1985).The sources of marital conflicts marring the quality of life could be owing to unrealistic marital expectations, role incompetence, external stress and lack of partner similarity(Davidson and Moore,1992).Several conflict resolution behavior have been researched specifically by Raush(1974) like rational arguments, resolution, interpersonal reconciliation, appeals, rejection and coercion. In families with higher marital quality and satisfaction, spouses were found to be very conciliatory/supportive with positive problem solving approach

and vice versa in troubled marriages (Kurdek,1995).Thus the quality of marital life could play a leading influence on the purchase attitude-behavior in a family, especially on women.

Working women have a wider social network outside their home and hence they do not worry generally over being disliked by a friend or missing a friend. They most often have better awareness for adequate social network compared to the female spouses of traditional single earner families. Traditional single earner female spouses experience the lowest level of negative affect indicating a higher level of subjective well-being. This could be due to the lack of multiplicity of roles for these women. Dual earner women tend to experience role strain as a result of playing most of the homecare roles along with occupational roles. This is a dominant feature absent among the traditional single earner women. The extent of commitment to the spousal role is considered an important indicator of quality of marital life. Higher levels of commitment indicate a highly qualitative marital life. To experience marital satisfaction spouses need to support each other, show concern for the other, understand each other and enjoy mutual trust. These can be existent in a marriage only when the spouses are committed to the performance of different marital responsibilities. Marital happiness has been found to be influenced by marital quality of dual earner couples in the earlier researches. The reasons for marital

dissatisfaction occurring due to female employment have been studied by many researchers. Higher career commitment of spouses, high role segregation between spouses as a result of traditional sex role orientation of husband, lack of role complementary etc. have been identified as major responsible factors for marital problems among working couples. If spouses are committed to the performance of different marital roles these factors can be neutralized to a great extent. Women in India take up job primarily to meet the economic necessities of their homes and not for the psychological needs of power, esteem and authority. Low level occupational commitment of married women is seen to foster the marital interaction as observed by Glenn (1983).The quality of marital life of couples significantly vary according to the family life cycle as well. Based on above the objectives and hypothesis evolved in this study.

Objectives of study

1. Identify any differences in the purchase process roles of women with different demographics profiles in the changed urban Kerala family.
2. Identify any influence of sociographic profile in the purchase process roles of women in the changed urban Kerala family
3. Find any influence of marital quality and role of wife in the family purchasing decisions of

durable products-white goods/Brown goods in the changed Kerala family.

Hypotheses formulation

H01: Demographic factors does not have significant influence on wife's attitude- decision making for purchase of white goods for common use of the family.

H02: Sociographic factors does not have significant influence on wife's attitude- decision making for purchase of white goods for common use of the family.

H03: Marital quality does not have significant influence on Wife's attitude-decision making for purchase of white goods for common use of the family.

Research Methodology

Personal interview using structured questionnaire adopted for primary data collection from a sample size of 522 housewives from a population of 5.8 lakhs of families of Kochi metro in 2014, using random sampling. The study investigated the family purchase role structure of wives in the decision-making of purchasing consumer durables of two categories, durables for family utility-White goods (like washing machine, refrigerator , Vaccum cleaner/Water purifier, Wet grinder/Mixer Juicer, LPG Hob, Dish washer ,MWO/Induction cooker/OTG), and Brown goods-durables for family entertainment

(3D/LCD/LED/Plasma Colour TV, Home theatre, PC/Laptop, Air conditioner, 3G mobile phone/I pod, Premium two-wheeler/Luxury Car/Home Gym equipments). The research instrument used is the combined structured questionnaire and interview schedule addressed on family unit and specific to women with White goods and brown goods as the attitude object. Information regarding brand, usage period, source(s) of information regarding product purchase, who contributes to product decision related to brand, design, colour, size, timing of purchase and from where to purchase (dealer), influence on media and their rating were also collected. Also social influence and marital quality have been assessed .To ascertain the buying behaviour and attitude for the women, structured questionnaire adopting five point Likert scale was used (1-Strongly Disagree and 5-Strongly Agree) was used. To analyse the tabulated data ,statistical tools like Independent Sample Test, and Chi square have been applied in SPSS17.

Findings-Discussion

From the primary survey on 522 families, the following have been noteworthy. More than 90 percent of the women were from nuclear families. About 82 percent of females had a family size of not more than four members. The maximum age range of husbands is 40-50 yrs while the same for housewives is 30-40 yrs. 80% of households had only 2-4 members. The education level of husbands is

maximum in the Professional level (35%) and among Housewives, Graduation level (50%). Almost 90% and 82.67% of the husbands & Housewives respectively of the sample population were employed in Govt. / Pvt. Sector. The average monthly income of 40 percent of households were in the range of Rs. 10,000/- Rs. 20,000/- and 30.33 percent of the households belonged to the income range of rs.20,000/- to Rs.30,000/-, falling in the income group classification M, for analysis. The lower levels of Income (below Rs. 10,000/- per household) accounted for 13% and the higher levels of income (above Rs. 33,000/- per household) was found in 16.66% of the sample population of households. In 79.67% households, wives make the decisions on purchase of domestic kitchen durables(white goods) and self help (no servant) has been practiced in the kitchens of 61% of households, usually working housewives. The fuel used in kitchen was predominantly LPG (88.67% households), wood (7.33%) and Kerosene (4%) have also been used. The surveyed sample population covered mostly keralites/south Indians residing in and around Kochi city in the urban/town areas and hence the figures are applicable mostly to urban population in this marketing study - 82.67% were Kerala resident and 12.67% were south Indian (non-Keralite) with 4.67% accounting for North Indians residing in Kochi.

Eighty-seven percent of the respondents/households indicated that their purchase style is

dominated by reason (rational motive) weighting the merits/demerits and the C-B ratio on durable products.

There is clear opinion on retail outlet from which consumers prefer to purchase; 50.67% preferred established retail brand dealers while 35.67% opted for the now ubiquitous margin free supermarkets/shopping malls. For 39.01% of households, the others influence is as follows: 39.01% influenced by Family members, 17.85% influenced by friends, 15.93% influenced by close relatives, 14.01% influenced by colleagues/peers, 12.08% influenced by neighbors and 1.12% influenced by others like salesmen/celebrities etc. This shows the normative influence on attitude towards purchase of durables. The mass media as a communication source influences the household attitude as below: 32.77% are influenced through TV Ads-celebrity endorsements, 25.11% are influenced through newspaper Ads, 17.02% through Ads/review in popular household feminine magazines like Vanitha, Grihasobha, Grihalakshmi etc, 16.17% through the WWW(Internet)Web sites/E shopping sites, 5.1% through Retailer/Dealer network exhibitions/pamphlets and 3.83% through hoardings/LCD TV Ads/displays in street corners & shopping malls. Interestingly, there is little influence through Radio on the urban households. Regarding the quality of the after sales complaint management-spares services support

received on durables for the households: Only 17.45% rated the services as excellent, while 69.78% rated the aftercare services as good, and 9.79% rated the services as satisfactory and 2.98% rated them as bad (complaints). The likelihood of repeat purchase of existing ownership of brands (brand loyalty) in durables in households has been : Most likely (46.12%), More Likely (17.62%), Less likely (12.03%), Unlikely (7.28) and the Undecided (16.95%).

With respect to the *final conflict resolver*-decision maker in the family for purchase of durables: In 56.17% households, the conflict resolver in the household is jointly by involvement of most members, while in 33.19% households the husband resolves the purchase conflicts, in 5.53% households only the wife was the conflict resolver, in 2.98% cases the kids were the conflict resolver for purchase decision making and in only 2.12% households were strongly influenced by parents/in laws. On the sales promotion preference front, the household attraction towards the various modes of sales promotion schemes available in the market for the brands/marketers of durables has been : majority chose Advertisements (44.32%), Celebrity endorsement (22.45%),

Hoardings/Banners/Posters –Flex boards (19.87%) and others like dealer gifts/discounts offer pamphlets (13.36%). The purchase behavior adopted by the households for durables are broadly : Habit-routine style adopted by 7.87%, Limited problem solving style adopted by 19.21%, Extensive problem solving style adopted by the majority (38.35%) and Variety/choice seeking style by 34.57% of the households sampled. The overall purchase attitude towards the act of purchase of modern durables by the households has been a clear majority of favourable (62.14%), Unfavourable (14.58%), Neutral / ambivalent (13.68%) and a minority of Can't tell/ Undecided (9.67%) in the sample. There exist clear division of roles for each member of the family with their participation to meet the collective contribution for the welfare of the family. The wife's role in the family purchase decision was studied by analysing their decision making in expressive aspects like selection of the brand, design, colour, and size of durables purchased, the timing of purchase and dealer/shop from where the durable is purchased etc. From the primary survey conducted on the households in the Kochi metro, the ownership pattern for durables is as below.

Ownership of durables in HH	%(Sample:522 nos)
Refrigerator	99.6
Washing machines	92.8
MWO/OTG	42.6

Induction cooker/LPG Hobs	95.2
Vaccum cleaner /Water purifier	96.3
LED/LCD Color TV with STB/DTH	100
Home theatre/DVD Music systems 5.1	38.7
Air conditioners/Split AC units	69.6
Mobile phones(SMART, 3G/4G)	100
PC/Laptop with broadband connections	95.4
Home Gym Equipments	56.7
Two wheelers and Cars(Luxury)	96.8

The need identifier for the family for durables purchase is as follows:

Family member's contribution	% for White Goods	% Brown Goods
Wife	36	38
Spouse	34	15
Male Children	19	28
Female Children	11	19

The major reasons for need identification for white goods /Brown goods are : due to dissatisfaction with the existing durable(56.2/35.6%),change in financial status(10.1/21.9%),change in FLCS(13.6/9.2%), availability of new products with variety(2.3/22.1%),need to replace or exchange old product in use(15.2/9.6%), misc-gift/new house etc(2.61.6/%).The most important motivation for purchase of durable is to

satisfy the social esteem needs. This is due to social comparison and peer pressure .Because other's possess the durables, Durable products are brought in a house so as to match the reference group norms/association/impress others for social status. The Family friends are the most influential social reference group in this process. Thus the social aspect is most predominant in the purchase of durables.

The family decision making on purchase of durables is as follows:

Family member	% for White Goods				% for Brown Goods			
	Brand	Model/style/Sizing	Where to buy/price	When to buy	Brand	Model/style/Sizing	Where to buy	When to buy/price
Wife	26.1	31.5	14.6	12.5	15.6	14.3	12.8	8.5
Spouse	24.8	26.8	49.9	39.6	46.2	38.4	61.2	43.7
Children(above 10yrs age)	11.1	17.9	7.1	0.6	13.7	12.5	0.91	0.82
Parents	4.2	15.6	19.6	16.1	4.4	5.4	14.7	13.7
Joint	33.8	8.2	8.8	31.2	20.1	29.4	10.39	33.28

It may be observed that in the consumer attitude-decision making for the brand of the durable to be purchased, wives play not so significant role in the brand decision for brown goods(15.6%) but quite significant for white goods(26.1%) with the predominant being joint decision(33.8%) for white goods, while for brown goods the spouse is dominant (46.2%) followed by joint(20.1%), wife(15.6%) and children(13.7%). The children have a higher say in brown goods(13.7%) than white goods(11.1%) on the brand choice. On the model/style/color choice with intangible attributes or expressive aspect of the purchase role, wives have a largest say for white goods(31.5) followed by spouse(26.8%),then children(17.9%) & Parents(15.6%).In contrast, for brown goods, spouse (38.4%) followed by Joint(29.4%),wife(14.3%) and children(12.5).

The question of where to buy/on the choice of place or dealer from

where the durable is to be purchased is primarily dominated by spouse for white goods(49.9%) and

followed by parents(19.6%) based on their past experience; the role of wife comes third only(14.6%).Spouse have a much higher say for brown goods(61.2%) followed by parents(14.7%) similar to white goods, with the wife again in third place(12.8%) and role of children insignificant. Regarding when to buy the durables, spouse has the lead role for white goods (39.6%) followed by Joint(31.2%),parents(16.1%),wife(12.5%) and insignificant for children. However for brown goods, comparably, spouse lead (43.7%) with Joint decision(33.28%) followed by parents(13.7%) and wife(8.5%),children have insignificant role.

Hypothesis testing

H01: Demographic factors does not have significant influence on wife’s attitude- decision making for

purchase of white goods for common use of the family.

H02: Socio-graphic factors does not have significant influence on wife's attitude- decision making for purchase of white goods for common use of the family.

H03:Marital quality does not have significant influence on Wife's attitude-decision making for purchase of white goods for common use of the family.

H01 a-h: The personal (demographic)aspects of wives does not significantly influence the favorable attitude towards the purchase behavior towards durables. The null hypothesis is rejected except marginally for Occupation.

H02: The social(other's influence) aspect of wives does not significantly influence the favorable attitude towards the purchase behavior towards durables. Null hypothesis is rejected.

H03: Marital quality does not have significant influence on Wife's attitude-decision making for purchase of white goods for common use of the family. Null hypothesis is rejected.

The Occupation of the respondent(wife) does not influence the purchase behavior on durables fully , while the personal aspects like FLC Stage/Age, Family size/structure, Education, monthly income of family, Lifestyle habits followed and frequency of use significantly influence the purchase attitude-behavior towards durables. Hence majority of the demographic variables reject the null hypothesis. Notably, the Social network (Other's influence) aspect significantly influences favorable purchase attitude for durables. Thus the subjective norms do influence the consumer attitude to substantial levels. The normative influence outweighs the personal-psychographic variables in their influence on wives purchase attitude and decision making towards durables. The quality of marital life also do influence the purchase attitude

These hypothesis were tested using chi square test on demographic and other variables.

Profile of Consumer	Chi-Square Value(Calc)	Table value	S/NS	Decision
Age/FLC Stage	19.817	9.488		H0 rejected
Family size	27.951	9.815		H0 rejected
Education	21.416	9.488		H0 rejected
Occupation	12.079	12.592		H0 Accepted
Monthly Income of Family	22.417	12.592		H0 rejected
Lifestyle followed	29.682	16.919		H0 rejected
Frequency of use	31.982	9.487		H0 rejected
Socio-graphic (Other's)Influence	32.334	16.919		H0 rejected
Marital quality	25.814	9.498		H0 rejected

-decision making .Wives in the joint families found to be careful and considerate about the kind of impression they make while purchasing than their counterparts in the nuclear families. The Education level of wives has a significant influence in their purchase decision. As the education level of wives increased, their ability to take decisions on their own also improved with higher confidence. Level of education of wives also

influences the extent to which they are worried about the impression

they are going to make with their purchase decisions among the family members. The age was found to have a significant impact on wife's being dependent on others for the purchase decision. Similarly as age increases so does their extent of taking decisions on their own. Wives with higher age group felt free to make their own decisions in comparison to females who were

younger. As age increases there is decrease in their dependency for taking purchase decisions on others. The Occupation of wives does not however have an influence on the extent to which they consider other people's opinions while taking decisions. The occupation of wives does not influence their level of consideration of other's opinions while purchasing durables for the household. The Occupation of wives does not influence the extent to which they are concerned about the kind of impression they will make with their family members by taking a purchase decision. The Income levels of family influences the wives' perception that other people may find fault in their purchase decision making. As the income increases so does their fear that other people may find fault in their purchases. The normative influence is predominant as income level increases.

Conclusion

The wife plays a major role in the formation of purchase attitude-decision making in families, with the involvement of the family members as a team, influencing their behavior. Wife's purchase role, attitude and decision making ability is affected by the type of family (joint or nuclear), size of family, FLC stage, age, education, occupation and income levels. Wives' in joint family are more concerned about the impression their purchase decisions will make on their in-laws (as they have higher importance than spouse. The age of wives have a definite impact on

their purchase decision. As the age of wives increases, their confidence and trust on the purchase decision they take also increases. Education improves the purchase decision making capabilities amongst wives. Highly educated wives shop more often in contrast to the less educated wives. Higher education also makes wives free and confident about the purchase decision they take. Professionals among wives tend to be more free and relaxed when taking the purchase decision, they do not give much importance to what others feel about the purchase decision they take either within the family or in their social circles. Housewives and self-employed females, on contrary, are quite considerate of other people's views both in the family and social circles, and are more influenced by the social reference groups like friends, close relatives, neighbors, peers etc. Hence the socio-graphic profile of housewives is predominant in the purchase behavior towards white goods or brown goods. Wives employed as professionals are more confident, outgoing and trust themselves in the purchase decisions they take. Housewives and self-employed females on the other hand are more reliant on their spouses and fall back on other family members and generally lacks confidence to undertake independent decisions. The Income levels of the family also affects the way wives perceive that other people feel about their purchase decisions. Wives in higher income bracket are more confident and less concerned about the societal norms and thus ignore what others feel about their purchase attitude-decisions on durables.

Among the low income groups, the purchase is more in the basic product category and hence the fallacy of what others perceive about their purchase attitude-decision is not so significant. However, it is the higher mid income group that is more considerate about upward mobility in the social ladder and hence accord more importance to what others perceive about the brand and durables they purchase. The higher income wives shop as and when they like, the non working wife shops weekly but the working wife shops only when the need arises in the family. Wives are found to play a significant role in the purchase decisions on FMCG more than White/brown goods. They largely on the whole decide on the design, colour, and sizing of durables to be purchased, whereas their spouse or both together decide on the timing and dealership from where the durables are to be purchased. Home use white goods- durables like washing machine and refrigerator purchases have a major influence of wives. Wives predominantly decide the design, colour/style and size of washing machines /Refrigerators and MWO forming the major white goods be purchased in a family, as it is the wife who generally use the same at home. Children have not so significant role in deciding the purchase of durables. For socially visible and expensive common utility items like vehicles etc joint decision is predominant in the family.. Among the product attributes of salience for the durables, the importance is for quality, technology, Eco labeling/BEE star rating, size, price,

after sales service rendered and brand name for the products. As the durables involve the personality of both the product and service ingrained in it, the choice is complex for the consumer unlike an FMCG product consumed in bulk volume by the family. Further studies on family dynamics in the modern milieu due to the cosmopolitan outlook of keralites to other cultures and the acculturation contributed through NRI/expatriate's influence is worth exploration. That the thrust of transactions through increased online shopping with Platforms like Snapdeal, Fipcart, Amazon / E commerce for B2C relationship for durables is a reality in the very near future in Kerala, given the Internet literacy and liking of Women today.

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