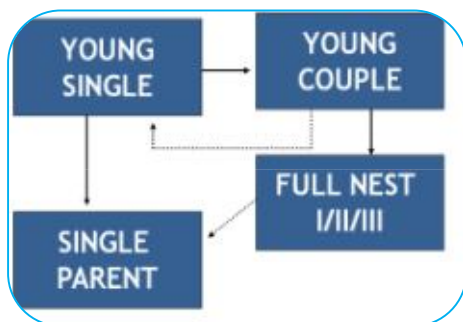




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## AN ALTERNATIVE APPROACH TO STUDY FAMILY DECISION MAKING: AN EMPIRICAL INVESTIGATION

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### ABSTRACT:

The family is considered to be an important unit of analysis in the field of consumer decision-making. Researches on family decision making are well documented in the marketing as well as studies conducted by sociologists. It is worth mentioning that family act as an important reference group while making a purchase decision in this study a methodology has been adopted incorporating the different facets of loyalty as a few important moderating variables. It is

observed that the dimension of the affective loyalty is not significant, particular due to the fact that the level of involvement varies considerably depending on the nature of the product. For high involvement product like automobiles, the cognitive and conative loyalties affect the decision making of respondents. It is evident from the study that the working status, family income, and affective loyalty play a dominant role in deciding the brand of detergent to be favored. However, for children education, it has been observed that family size, working status of women, gender, cognitive, and conative loyalty play a significant role in the context of family decision making. In order to avoid multicollinearity a factor regression model has been employed. The limitations of the study and scope for future research have also been discussed in brief.

### KEYWORDS:

Involvement, Loyalty, Family, Decision-making.

### INTRODUCTION:

Family decision-making is a course of action in which decisions are taken by the members of the family where two or more persons play an instrumental role to arrive at a consensus opinion for patronizing a product or services (Harcar et al. 2005). These decisions are believed to be of two types: autonomous by a single member or joint by both spouses. The family is an important unit of analysis in

consumer decision-making field (Xia et al., 2006), but the vast interest in the family as a unit of analysis in research has not happened only until recently (So and Yao, 2006). The family is the main reference group when an individual family member is making a purchase decision (Kotler, 2002). Recent researches have shown that the decision to consume most goods and services by an individual is made in the family rather than individually (Makgosa, 2007). Family as a consuming and decision-making unit is a central phenomenon in marketing and consumer behavior (Commuri

and Gentry, 2000, p. 1). Earlier, research had only focused on the husband and wife's role where the role of various conceptual variables was ignored. Family always plays a very important mediating function. It combines individual with a larger society, where the person learns various roles suitable for adult life (Foxall, 1977). In India, there are large extended families comprising of multiple generations, which exists and they reside in one common household. This kind of family rarely exists in Western developed countries (Brown, 1979).

Many researchers are aware of this important role that family plays in the field of consumer behavior. Accordingly, many types of research in the field of consumer behavior were conducted with family as the main unit of analysis in the research, especially in understanding the way families make a purchase decision. Importance of understanding the pattern of family decision making should not only be the interests of researchers in western societies because phenomena of the family as buying the unit is happening everywhere throughout the world, not only in western societies (Harcar et al., 2005). The importance to renew our understanding of family decision-making is also increasing because value changes have occurred in societies. This shift in value has made a wife to possess more and more influence in family decision making which in turn will change the structure of family and role of husband and wife. It will significantly affect the way husband and wife made a purchase decision in the household. This changes in value are due to more women are working outside the home, pursuing a career in office, and receiving higher and higher education now compare to 10 or 20 years later (Lee, 2002). Most research investigated the impact of changing the role of women to the family decision-making process. However, not many researchers have investigated the impact of this changing role of women and the changes occurred in family decision-making pattern that it causes from the husbands' perspective.

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

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

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

### **LITERATURE REVIEW:**

The family is considered to be the primary decision-making unit in the society through its role has changed to a large extent over the years. In the context of family decision making a great number of authors deal with the dynamics of family decisions (Aribarg 2002, Arora és Allenby 1999, Seetharaman 1999, Su 2003, Ward 2006). The family decision making has been examined from different dimensions such as economic (Becker 1974) and social conflict facets (Sprey, 1979) and by gender roles (Pollay 1968, Scanzoni, 1977, Qualls 1988). Most of the authors (Davis, 1970, 1971, 1976; Davis-Rigaux 1974, Filiatrault and Brent 1980, Spiro 1983, Cosenza 1985, Corfman 1991, Ward 2005) have a tendency to examine family decision making from a gender point of view; hence they try to explain the relative influence of family members in the decision-making process. The magnitude and degree of influence of wives in a family depend on several factors as whether the spouse contributes for the family (Blood and Wolfe, 1960) the type of cultural background and so on (Qualls, 1987). Older studies introduced family purchase decision making as a rational decision by all family members and it was not taken into consideration how personal emotions influence the different actors. Nevertheless, this type of

assumption ignores that people are not totally rational decision makers, but in many cases influenced by their emotions (Gelles and Straus, 1979). Close emotional bonds emerge over time among family members that influence the decision-making process and its output. Emotions (like love, sympathy, anger guilt) can influence different steps of purchase decision making.

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

In a comprehensive study in the late 70s Cunningham and Green (1979), have observed and reported active involvement of the wives in a family choice making decisions when they are in a job. Rank (1982) concludes that as the level of education, income and occupational prestige experienced by the wife increase, the wife's input into the family decision-making process is also likely to increase. According to Green and Cunningham (1975), working wives are more likely to take an active role in family decision making. They concluded that the influence of the husband had declined. Belch and Willis (2002, p118-9) has pointed out that wives' influence have significantly increased as compared to Belch et al. (1985)'s study. Shukla (1987) has shown that when the wife is employed in an occupational position equal to that of her husband's, she has more power within the family. The study was undertaken by Davis and Rigaux (1974) and Bonfield (1978) reveals a shift toward joint decisions in the final stage. Given that the final decision may be viewed as a culmination of the purchase process, it is possibly seen as the most important stage for accenting the individual role of each spouse (LaTour, Henthorne, and Ford 1991). Ruth and Commuri (1998) identify women's entry into the labor force as an important influence on how decision roles shift in a household. Studies illustrate that decisions are not made in isolation, rather they are the products of influence and confluence of social correlates (Srinivasan and Sharan, 2005). In most of the family buying decision making studies the roles of husbands and wives have been investigated (Belch and Willis, 2002; Sidin et al., 2004). Singh and Kaur (2004, pp. 38-9) observe that the effect of Indian working status of wives is not significant on family decision making. The purchase decisions are actually composed of a sequence of decisions and that the influencer at one stage of decision making may not be the same at another stage and the roles vary according to the product type (Ms. Pinni Vasantha Lakshmi, 2008). Much of the literature involve only the roles of husbands and wives in their study (Belch and Willis, 2002; Sidin et al., 2004) and the role of children often has been ignored (Lackman and Lanasa 2003). As a sequel to this, Johnson et al. (1994) scrutinized children's influence on decision making whereas other researchers concentrated mainly on the process (Hoffman 1977, Howard and Sheth 1969, Blackwell et al. 2006, Sheth 1974). The family decision making is indeed, a complex decision-making phenomenon since the children are also exerting pressure to shape the decision making. Kaur and Singh (2004) observe that children are individually active in initiating the idea to purchase a durable and in other stages of the decision-making process; they exhibit joint influence along with other members of the family. Hundal (2001) notes that brand selection decisions are made jointly by the couples which are significantly influenced by the children in the family. Various perspectives on brand loyalty have been studied by many researchers. Jacoby and

Kyner (1973) view brand loyalty as a multidimensional construct involving attitudinal components and as a subset of repeat purchase behavior. Consumer involvement is a source to explain the differences in the degree of both mental and physical effort of a consumer and his decision making (Beharrell and Denison 1995; Laaksonen 1994). Demographic factors like family life cycle, age, income, occupation, and sex have considerable influence on consumer involvement. Further, within a product, there would be differences in the involvement levels across the family life stages (Jain and Sharma 2002). There are differences in the involvement levels for various products between men and women (Slama and Tashchian 1985; Jain and Sharma 2002). However, in the context of family decision making these issues have not been explored by researcher till now. The personality traits of both husband and wife might influence their active or passive participation in the different stages of buying behavior. In this study, we would try to incorporate some of the issues to identify the ones that are relevant in predicting behavior.

A key focus for researchers exploring the consumer behavior of the family has been purchase influence. Previous research has concentrated on measuring the relative influence of family members (Belch *et al.*, 1985; Corfman and Lehman, 1987; Beatty and Talpade, 1994). However, this provides little insight into the nature of influence behavior. Some researchers (Lee and Collins, 2000; Levy and Lee, 2004) have focussed 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 including children influence purchase decisions (Williams and Bums, 2000).

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

#### **OBJECTIVES OF THE STUDY:**

1. To consider how explanatory variables affect involvement across various product categories.
2. To explore the effects of various demographic factors in the decision-making process
3. To appraise the role of different facets of loyalty in the family purchase decision-making process.
4. To integrate the findings as stated above and suggest strategies for managerial decision making.

#### **RESEARCH METHODOLOGY:**

A non-probability convenience sampling procedure was used because the researchers had no sampling frame and had to employ snowball sampling as well since the objectives of the study is to relate different perceptual variables and no generalizations of the findings have been envisaged.

To avoid any sort of complication and response bias, it has been simply asked to give their response on a Likert Scale, starting with Husband mainly and ending with wife mainly. The questionnaire was applied after selecting the stimulus products to a sample of two hundred and twelve couples out of which one hundred and ninety questionnaires were found complete in all respect. The questionnaires were administered by separating the couples to avoid response bias. The stimulus products selected were the automobile, children education cooker.

The methodology is chosen which is generally adopted in conducting descriptive research. The data for the study were gathered from Kolkata during the period 2017 to 2018.

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. A Factor Analysis Were Conducted to establish the construct validity and the reliability measure using alpha were found to be quite satisfactory. The alpha values in most of the cases were more than 0.7 and the confirmatory factor analysis, though not reported here was found to be satisfactory. No overlapping of constructs was observed, for that reason the study employed factor regression analysis to avoid multicollinearity.

### FINDINGS, RESULTS & DISCUSSION:

The group statistics and mean differences for product automobiles are reported the tables 1.1 and 1.2. These tables are self-explanatory but a few comments need to be given to understand the buying behavior of husband and wife. Prior studies report that the husband mainly decides on the brand of the automobile where wives also exert influence to select a particular model and sometimes the color of the automobile to be purchased. The mean values of both involvement and brand trust are higher for the husbands and the differences of means are found to be significant suggesting the dominant role played by the husbands in making a purchase decision.

**Table 1.1**  
**Group Statistics: Automobiles**

Variables	Gender	N	Mean	Std. Deviation	Std. Error Mean
Involvement	1	32	9.5000	2.27185	.40161
	0	32	11.1250	2.02803	.35851

**Multiple Regression Analysis:**  
**Table: 1.2**

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

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

**So far as the** product automobile is concerned, it is found that cognitive loyalty, connative loyalty, gender, working status is found to be significant in influencing the buyer involvement with this product category.

It is also found that the affective loyalty variable is not significant, which is quite natural, considering the nature of the product. For a high priced product like automobiles, the respondents are likely to behave taking into consideration the product features, design, brand image, and performance, while selecting this kind of product. The affective loyalty is likely to play a dominant role in case of fast moving consumer goods (FMCG) where the probability of mis-purchase or risk importance does not play a significant role in their purchase decision-making process. The same is not applicable for automobiles, with which, the level of involvement of buyers is considered to be quite high, considering the fact that the decision entails high investment and consequences of mis-purchase may lead to dissonance in case of a wrong decision.

**Table: 1.3**  
**Regression Coefficients**

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

**Note: Dependent Variable: Involvement**

**Table: 1.4**  
**Group Statistics: Children Education**

Variables	Gender	N	Mean	Std. Deviation	Std. Error Mean
Involvement	1	32	10.9375	1.75862	.31088
	0	33	9.5455	1.82159	.31710

**Table: 1.5**  
**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**

So far as the children education is concerned, it is found that cognitive loyalty, conative 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 affective loyalty, gender is not significant, which is quite natural, considering the nature of decision making in the context of children education. For children education, the respondents are likely to behave taking into consideration the features, reputation, and proximity, while making a decision. The affective loyalty is likely to play a dominant role in case of fast moving consumer goods (FMCG) where the probability of mis-purchase or risk importance does not play a significant role in their purchase decision-making process. The same is not applicable for children education, with which, the level of involvement of buyers is considered to be quite high, considering the fact that the decision entails high investment and consequences of a wrong selection may lead to dissonance.

**Table: 1.6**  
**Regression Coefficients**

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

**Note: Dependent Variable: Involvement**

**Table: 1.7**  
**Group Statistics: Detergent**

	Gender	N	Mean	Std. Deviation	Std. Error Mean
INVT	1	32	10.5862	1.52403	.28300
	0	29	9.4375	1.88265	.33281

**Table: 1.8**  
**Model Summary**

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

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

Detergent, being an FMCG product, which is predominantly used by the females in a family and obviously the decisions to select a particular brand of detergent, is determined by the spouse in the context of family decision making. It is evident from the table that the working status, gender, family income, and affective loyalty play a key role in deciding the brand of detergent to be purchased. The regression coefficient demonstrates that affective loyalty, gender, working status, and family income determine the choice of detergent brand for consumption in a family. The findings of the study portray that all advertising and marketing communications should be centered on the females to persuade them for favoring a specific brand of detergent.

**Table: 1.9**  
**Regression Coefficients**

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

**Note: Dependent Variable: Involvement**

For purchasing a product like an automobile husband and wife both play significant roles. For products like detergent, wives exhibit more influence. It has also been reported in the study that children education being a joint decision-making process, wives are found to be more involved in the decision making process. Various demographic factors play a significant role while shaping the purchase decision. In this current study, it is revealed that the working status of the wives plays a very important role in determining the education of children. The other demographic factors, viz. family income, family size have also been examined.

The wives are found to be more concerned with the education of children since their level of involvement is significantly higher than the scores of husband on the same variable. However, for

selecting the particular institution the role of the husband is found to be more important. This may happen due to the fact that husbands are generally found to be information seekers than their female counterpart.

### SUMMARY & CONCLUSIONS

Research in consumer behavior, especially, in spousal purchase decision-making pattern provides an extensive portfolio of research agenda for scholars in this field. Family and family consumer behavior are, no doubt, complex and "messy" areas compared to individual decision making. Research in the future should also attempt to integrate the course of research on families into a meaningful whole so that research thereafter can strive toward integration into a theory of family consumer behavior. The way in which roles in the decision-making process (initiator, information-gatherer, decision maker, and purchaser) are assumed by husbands and wives is of importance to marketers. Knowing which spouse assumes each of these roles is a basic prerequisite for the establishment of a sound marketing strategy. For marketers, husband-wife roles in the decision-making process could serve as a basis for market segmentation. Marketers have investigated husband-wife roles in decision making, they have primarily stressed product-related rather than family-related characteristics as explanatory variables.

The findings of the study indicate that both husband and wife should be considered in the development of targeted marketing strategy by automobile industries. Marketers should take into account husbands' high relative influence in the car purchase process when developing the market targeting strategies. One of the practical matters that should be definitely included in the message that more cognitive and conative aspects should be incorporated while developing the advertising strategy.

The findings of decision making regarding **children education** have advertising and marketing implications since the level of importance perceived by both members of the family are on the higher side. For this reason, the marketers are often found to target their advertisements toward both the husband and wife.

The marketers of detergent should target the females as the purchase decision is predominantly taken by women in the family. Both the member of the family is not required to persuade since the decision making lies mostly with the females. Considering the higher level of involvement of females, the programs that are mostly used by females be used to reach out to the target level of customers.

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 to the product, which would further persuade them to buy the product. The style of the product should be abstract to catch attention towards the product. Marketers must evaluate the strategy which suits the best for the particular criteria and devise it to obtain a successful result.

### LIMITATION OF THE STUDY

Every research work has its own limitations. Limitations appear from various steps involved in the study. The result derived from this study is applicable only in the two major metros viz. Kolkata and Delhi. The sample size considered for this study is not sufficient to generalize findings of the study as is the case with most of the social researches. Moreover, studying with family purchase decision making is a complex behavioral issue where many extraneous variables shape the family purchase decision making. In this study, two major perceptual variables have been incorporated to understand the effect of these in family purchase decision making.

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**Annexure: 1**  
**Demographic Profile of the Respondents**

Categories	Frequency	Percentage	Categories	Frequency	Percentage
<b>3.1.1: Age of the Respondents (Years)</b>			<b>3.1.4: Gender of the Respondents</b>		
Up to 25	12	7	Husband	85	50
26-30	16	9	Wife	85	50
31-35	56	30	<b>Total</b>	<b>190</b>	<b>100.00</b>
36-40	52	27	<b>3.1.5: Working Status of the Respondents</b>		
41-45	22	11	Husband	77	59
46 & Above	32	16	Mainly		
<b>Total</b>	<b>190</b>	<b>100.00</b>	Both Working	113	41
<b>3.1.2: Education of the Respondents</b>			<b>Total</b>	<b>190</b>	<b>100.00</b>
10 <sup>th</sup> Std	-----	-----	<b>3.1.6: Respondents Monthly Family Income</b>		
12 <sup>th</sup> Std	13	7	Up to 20000	72	37
Graduate	121	63	20001-40000	57	31
Post Graduate	56	30	40001-60000	31	16
Professionally Qualified	-----		60001-80000	17	9
<b>Total</b>	<b>190</b>	<b>100.00</b>	80001& Above	13	7
<b>3.1.3: Family size of the Respondents</b>			<b>Total</b>	<b>190</b>	<b>100.00</b>
Up to 3	149	76	<b>3.1.7: Family Structure of the Respondents</b>		
4-5	28	17	Nuclear Family	152	80
6 & Above	13	7	Joint	38	20
<b>Total</b>	<b>190</b>	<b>100.00</b>	<b>Total</b>	<b>190</b>	<b>100.00</b>



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