

# Spousal Influence in Family Purchase Decisions : An empirical study

---

Prof. S.R. Sharma\*  
Mr. Prakash Tiwari\*\*  
Mr. Hemraj Verma\*\*\*

## ABSTRACT

*The role of Indian woman is being redefined today. The present day woman is more than willing to take part in decisions regarding all aspects of their life. Be it purchasing a house or an automobile or shopping for apparels or washing machines, their involvement day by day is becoming increasingly significant. In such changing times, husbands and wives are assuming different roles while making purchase decisions for their family. Therefore it becomes important to investigate as how much do they influence purchase decisions for various product and service that are imperative for their family.*

*The present study is aimed at finding out the role of spouses in influencing purchase decisions for various products and services imperative for their family. All family purchase decisions have been related amongst 10 products/services. These decisions are Groceries-related decision; Furniture- related decision; Major household appliances-related decision; House/ Apartment-related decision; Family savings-related decision; Life insurance-related decision; Automobile-related decision; Major kitchen appliances-related decision; Vacation-related decision; Other major decisions.*

*Also the roles played by the husband and wife in the various purchase related decisions of different products and services have been expressed in terms of instrumental and expressive roles.*

## Introduction

The Indian society is currently in a state of flux. Traditional gender roles are being rewritten. The change is perceptible in every sphere of life. And, this change has impacted the buying behavior patterns of consumers too. The substantial changes in the buying behavior patterns associated with a wide variety of goods and services point to this trend. This has made it essential for the marketers to understand the buying behavior patterns in the light of changes in gender role. The main objective of this research is to gain an in-depth knowledge and understanding of family buying decision making which can contribute to development of effective marketing strategies.

The last decade has witnessed a substantial change in the role of women in the Indian society. The

diminishing distinction in the roles that men and women perform in the society has resulted in merging of traditional sex roles (Komarovsky, 1961; and Blood, 1963). Changes in marital roles led to the husband's greater influence in decisions the wife has traditionally assumed, and the wife's greater influence in areas traditionally assumed to be husband's domain (Assael, 2001). Women are increasingly performing tasks traditionally assigned to men and vice versa. In addition, women are achieving greater autonomy, thereby no longer being dependent upon men for economic and social support and recognition (Arnott, 1972).

The changes occurring in the women's role will have a profound impact on the performance of tasks within the Indian family including the way in which

---

\* Director, Doon Business School Dehradun (Uttarakhand).

\*\* Faculty, Department of management studies, Dehradun institute of technology Dehradun, (Uttarakhand).

\*\*\* Faculty, Department of management studies, Dehradun institute of technology Dehradun (Uttarakhand).

purchase decisions are taken. Role changes of this magnitude could mean substantial changes in the buying behavior patterns associated with a wide variety of goods and services. Studies have cited women's increasing role in decisions about insurance, automobiles and financial services as a result of the greater economic power of working wives (Advertising Age, 1982). Wives are increasingly making joint decisions with husbands for cars and financial planning (Assael, 2001) and are more likely to make joint decisions for insurance as well (Cunningham et al., 1974 and Qualls, 1982).

The implications for marketers are direct. Marketers for a wide range of products can no longer rely on traditional buying patterns (Assael, 2001). Thus, it has become imperative for marketers to understand the many nuances of family decision-making and the roles that the husband and wife play in it. They need to have a clear idea about how marital roles differ in the purchase decision-making process for different products and services in the families and, whether a pattern can be deducted out of it. Hence, this study has been conducted with a view to analyze the buying decision-making in Indian families across different products and service categories, and thereby, gain an in-depth and thorough knowledge of the nuances of family buying decision-making and to get a clear idea about how marital roles differ in different purchase decisions.

Spousal decision behavior is key to understanding how families reach purchase decisions. However, spousal decision behaviors are affected by prior decision experiences and form the basis for future interactions. Consequently, spousal influence in family purchase decisions changes from one decision to another, contingent on spousal behavioral interactions in dynamic decision processes. An understanding of this interdependence of influence across decisions can guide marketers in identifying influential spouses, predicting when influence is likely to be exerted, and thus communicating marketing messages to the correct decision maker. Moreover, an understanding of spousal behavioral interaction in a decision and its impact (e.g., preference revision, sense of fairness) on subsequent decisions can guide marketers in designing particular communication

messages (e.g., advertising appeals) to target specific spouses.

Douglas (1983) suggested that decisions within the family are interrelated, that one decision made is not independent of other decisions, and that as such decisions must be considered in this context. Supporting Douglas' study, Corfman and Lehmann (1987) found that spouses' decision(s) regarding past purchases may affect subsequent purchases, but they did not attempt to distinguish between the types of conflict the couples may be experiencing. For example, if the spouses have jointly decided to purchase a new television set, the next step is to select a specific brand and model of TV. Both spouses "win" in this type of purchase, because even though an individual spouse may not get the brand of his/her choice, ultimately the family still has a new television for the home. This situation is a typical example of within category decision-making.

#### Literature Review

Research on the roles of husbands and wives in family decision-making dates back to the 1960s, when Davis (1970) first conducted a study on the relative influence of husbands and wives. Since then, several studies have examined the aspect of marital roles and family decision-making. While prevalent in 1970s and 1980s, much less attention has given to this topic in the decade of the 1990s (Belch and Wills, 2002). Much of the family consumer behavior has been on decision role-'who' makes what decisions. Sharp and Mott (1956) became the pioneers in decision role research in marketing when they examined decision roles for a diverse set of product categories. They examined whether the husband, wife, or both made the final purchase decision. The study was replicated two decades later by Cunningham and Green (1974), who reported shifts in such roles over time. The predominant question asked in research on decision roles in families was summarized by Wolgast (1958) when she asked, "Do husbands or wives make the purchasing decision?" criticizing the focus on independent decisions, Douglas (1983) proposed that decision role structure should be studied across decisions. Subsequently, Belch et al. (1985) found that while husband made the purchase decisions for

automobiles and televisions, wives dominated decision about the purchase of appliances, furniture and cereal. However, the focus in many studies was on individual decisions, and home purchase was one of the more popular categories examined (Hempel, 1975; Munsinger et al., 1975; Park, 1982; and Kim and Lee, 1996). Other popular categories were automobiles (Burns and Granbois, 1977; Cox, 1975), cereal in the case of parent-child interaction (Berey and Pollay, 1985), and financial services (Stafford et al., 1982; Rosen and Granbois, 1983; and Granbois et al., 1985).

#### Objectives of the study

This study has been undertaken with a view to analyze the buying decision-making patterns across different products and service categories within Indian families so as to get a clear understanding of the influence of the husband and wife in the family buying decision-making. Thus, the objectives of the study are:

1. To ascertain whether certain decisions in a family are made by -  
? The wife always.  
? The wife more than the husband.  
? The wife and the husband jointly.  
? The husband more than the wife.  
? The husband always.
2. To investigate the different roles played by the wife and the husband for different purchases in terms of instrumental vs. expressive roles.

#### Methodology used for the study

This study was aimed at determining the spousal influence in family purchase decision making therefore a descriptive research design was adopted. The study has taken a married couple as a unit of analysis and its scope is confined to Dehradun city only due to time and cost feasibility. In total 150 couples were selected as sample on the basis of judgmental sampling and both husband & wife were administered a separate set of a structured questionnaire. The questionnaire was filled separately by one of the spouse in the absence of other spouse so

as to remove the biases associated with relying on only a single respondent

The scale to measure the relative influence of the wife and the husband for product and product-related decisions has been adopted from a similar study on spousal influence by Reeti Aggarwal (Sept2007, ICFAI Journal of Consumer Behavior). The mentioned scale was prepared of 10 products/services together with a number of specific related decisions that have to be made when purchasing each product and service. These decisions were Groceries-related decision; Furniture-related decision; Major household appliances-related decision; House/Apartments-related decision; Family savings-related decision; Life insurance-related decision; Automobile-related decision; Major kitchen appliances-related decision; Vacation-related decision; Other major decisions.

For each decision, the respondent had to indicate the major influence by tick marking against appropriate category (husband only =1; husband more than the wife = 2; both husband and wife equally = 3; wife more than the husband =4; wife only = 5).

The data collected was analyzed by employing various statistical tools such as frequency, percentage and mean score. The mean score analysis of the variables was used for interpreting the relative influence of husband and wife for various product and product-related decision in family.

The mean score of the husband and wife was computed for each of the couple. Thereafter, the mean of mean scores of all the couples was calculated for various product and service categories as the unit of analysis in this study was a couple.

The mean scores of less than or equal to 2.5 were considered to be husband dominant while mean score of 3.5 or more were considered to be wife dominant. The Mean scores between 2.5 and 3.5 were taken as joint decisions of husband and wife.

#### Data Analysis and Interpretation

Relative influence of husband and wife for various products and product-related decisions through mean score

Table 1 shows the relative influence of husband and wife for various products/services across the different product related decisions. The purchase for each product involves a number of decisions related to each product and the influence of the wife and the

husband might be different for each decision which might have been difficult to identify if the product was taken as a whole. Thus this part analyses the relative influence of the husband and wife for all such decisions related to a particular product.

Table 1: Relative Influence of Husband and Wife in Family Purchase decisions

Products / Services	Relative Influence of Husband & wife for various Product/service related purchase decision	
	Mean Score	Interpretation of Mean Scores
<b>Grocery related decisions</b>		
When to shop	3.75	Wife dominated
How much to spend	3.06	Husband & wife equally
Which store	3.17	Husband & wife equally
Which grocery product to buy	4.16	Wife dominated
<b>Furniture related decisions</b>		
When to buy	2.89	Husband & wife equally
How much to buy	2.65	Husband & wife equally
Where to buy	2.15	Husband dominated
Which piece of furniture to buy	2.92	Husband & wife equally
Which style	3.31	Husband & wife equally
What colour & fabric	3.33	Husband & wife equally
<b>Major Household related decisions</b>		
When to buy	2.37	Husband dominated
How much to spend	2.23	Husband dominated
Where to buy	2.11	Husband dominated
Which brand	2.71	Husband & wife equally
Which model	2.69	Husband & wife equally
<b>House apartment related decisions</b>		
Size	2.07	Husband dominated
Price	1.87	Husband dominated
Location	2.49	Husband dominated
<b>Family savings related decisions</b>		
When to save	2.22	Husband dominated
How much to save	2.17	Husband dominated
How to invest saving	1.94	Husband dominated
<b>Life Insurance related decisions</b>		
When to buy	1.59	Husband dominated

Table 1: Relative Influence of Husband and Wife in Family Purchase decisions

Amount to buy	1.61	Husband dominated
From whom to buy	1.52	Husband dominated
Type of policy	1.55	Husband dominated
<b>Automobile related decisions</b>		
Which brand	1.65	Husband dominated
Which model	1.69	Husband dominated
What color	2.53	Husband & wife equally
When to buy	2.01	Husband dominated
Where to buy	1.68	Husband dominated
How much to spend	1.89	Husband dominated
<b>Major kitchen appliances-related decisions</b>		
When to buy	4.27	wife - dominated
How much to spend	3.61	wife - dominated
Where to buy	3.23	Husband & wife equally
Which brand	3.73	wife - dominated
Which model	3.71	wife - dominated
<b>Vacation-related decisions</b>		
When to go	2.55	Husband & wife equally
How much to spend	2.54	Husband & wife equally
Where to go	3.16	Husband & wife equally
What will be the duration	2.43	Husband dominated
Form of transportation	2.12	Husband dominated
<b>Other major decisions</b>		
Who select the family doctor	2.05	Husband dominated
Who keeps track of money & bill	2	Husband dominated

Source : SPSS package is used for compilation of data.

As was found in earlier studies, this study also has almost similar results. In groceries purchase decisions the wife was found dominant in deciding when to shop and which grocery products to buy. However, the decisions related to store selection and amount to be spent in Grocery purchases are found to be taken jointly by the husband and wife.

In case of furniture purchases, husbands are found dominant in selecting the right retail outlets. However the majority of decisions like when to buy the furniture, which piece, which style, which color and fabric are found to be taken jointly by husband & wife.

While husbands are found dominant in household appliances decisions such as when to buy, how much to spend and from where to buy, decisions regarding brand and model of appliance are jointly taken wife & husband.

As was expected, the decisions related to housing purchases, family savings, Life Insurance are found to be primarily taken by husbands only.

In Automobile related purchases, majority of the decisions such as which brand to buy, which model to buy, when to buy, where to buy and how much to spend are found to be husband-dominated, while decisions regarding what color are found to be taken

jointly by husband and wife both.

Quite naturally, Major kitchen appliances are found to have a substantial wife influence. When to buy, amount to be spent, model and brand related decisions were found to wife dominant. Selection of the store to purchase kitchen appliances are found to be taken jointly by husband and wife.

For vacation related decisions such as duration of vacation and means of transportation, husbands are found to be dominant while rest of the decisions such as where to go, when to go and amount to be spent are found to be taken jointly by husband & wife both.

In the last category of decisions regarding selecting a family doctor and keeping a track of money and bills also show husband's dominance.

Analysis of roles of the husband and wife in terms of Instrumental and Expressive roles

The roles played by the husband and wife in the

various purchase related decisions of different products and services have been expressed in terms of instrumental and expressive roles.

Instrumental roles also known as functional or economic roles, involve financial performance, and the other functions related to where to buy, when to buy, how much to buy, how much to spend, were taken up by the group members. Thus, instrumental roles are related to performing task that help the group make the final purchasing decision; decisions on budgets, timing and product specifications would be task-oriented.

Expressive roles involve supporting other family members in the decision-making process and expressing family's aesthetic or emotional needs including upholding family norms. Expressive roles facilitate expression of group norms and provide the group with social and emotional support. Decisions about color, style, design are expressive since they reflect the group.

Table: 2 Categorization of Product related decisions into Instrumental or Expressive decisions and identification of the Dominant influence in these roles

Products / Services	Relative Influence of Husband & wife for various Product/service related purchase decision	
	E/I	Relative dominance
<b>Grocery related decisions</b>		
When to shop	I	Wife dominated
How much to spend	I	Husband & wife equally
Which store	I	Husband & wife equally
Which grocery product to buy	E	Wife dominated
<b>Furniture related decisions</b>		
When to buy	I	Husband & wife equally
How much to buy	I	Husband & wife equally
Where to buy	I	Husband dominated
Which piece of furniture to buy	I	Husband & wife equally
Which style	E	Husband & wife equally
What colour & fabric	E	Husband & wife equally
<b>Major Household related decisions</b>		
When to buy	I	Husband dominated
How much to spend	I	Husband dominated
Where to buy	I	Husband dominated

Table: 2 Categorization of Product related decisions into Instrumental or Expressive decisions and identification of the Dominant influence in these roles

Which brand	E	Husband & wife equally
Which model	E	Husband & wife equally
<b>House apartment related decisions</b>		
Size	I	Husband dominated
Price	I	Husband dominated
Location	E	Husband dominated
<b>Family savings related decisions</b>		
When to save	I	Husband dominated
How much to save	I	Husband dominated
How to invest saving	I	Husband dominated
<b>Life Insurance related decisions</b>		
When to buy	I	Husband dominated
Amount to buy	I	Husband dominated
From whom to buy	E	Husband dominated
Type of policy	I	Husband dominated
<b>Automobile related decisions</b>		
Which brand	E	Husband dominated
Which model	E	Husband dominated
What color	E	Husband & wife equally
When to buy	I	Husband dominated
Where to buy	I	Husband dominated
How much to spend	I	Husband dominated
<b>Major kitchen appliances-related decisions</b>		
When to buy	I	wife - dominated
How much to spend	I	wife - dominated
Where to buy	I	Husband & wife equally
Which brand	E	wife - dominated
Which model	E	wife - dominated
<b>Vacation-related decisions</b>		
When to go	I	Husband & wife equally
How much to spend	I	Husband & wife equally
Where to go	E	Husband & wife equally
What will be the duration	I	Husband dominated
Form of transportation	I	Husband dominated
<b>Other major decisions</b>		
Who select the family doctor	I	Husband dominated
Who keeps track of money & bill	I	Husband dominated

\* I = Instrumental Roles, \*E = Expressive Roles

As is understandable from the above table, the dominance of the husband or wife is dependent on the product category irrespective of a decision being instrumental or expressive.

### Conclusion and Implication

The present study shows that, the wife is more influential in taking the decision for products which are related to her directly or are majority used by her (groceries, kitchen appliances), while the husband takes the decisions for products, such as automobile or a house, where either the risk or the amount of money involved is huge (house, automobile, doctor). Financial matters decision also comes under the domain of the husband (savings, insurance, money and bills). The decisions for products which are used by the whole family (furniture, appliances, vacation) are taken jointly by the couple.

The above findings are having the vital implications for marketers' point of view. The marketers of different products can target to their customer accordingly. If a product is in the wife or husband-dominant category, marketers must tailor marketing mix elements to one spouse or the other. Be it setting a price, a promotion or selecting a channel, above findings can be extremely useful to the marketers. For example, if the product is in the joint decision category, marketers must tailor the message for the couple and must select media that are likely to reach both spouses. Thus, with proper understanding and knowledge, marketers can begin to determine which aspects of specific products to advertise or promote to different household members and also which media will be more effective to reach the influential family member.

The findings related to the dominant influence in terms of instrumental and expressive roles show that the pattern of relative spousal influence is product specific, rather than generalized across all product categories. Rather than being dependent on the instrumental or expressive nature of the decisions, the roles are dependent on the nature of the product families as expected, even a majority of the expressive roles of household decision-making are in the realm of the husband expected for certain products like groceries, kitchen appliances and vacation, where the

wife also plays a dominant or an equal role in the expressive decisions (these are the products which are either in the domain of the wife-groceries, kitchen appliances, or effect the family as a whole-vacation).

The study presents important implications for marketers since it was observed that in the Indian households, the husband is still the dominating influence in the purchase decision of products irrespective of whether the decision is instrumental or expressive. The nature of the product rather than the nature of the decision influence the relative spousal influence. Thus, marketers of different products need to pay attention to the nature of their product and the resultant dominant influence on its purchase; and not focus only on the instrumental or expressive aspects of the decisions.

### References

- Arnott C C (1972), "Husbands' attitude & wives' commitment to Employment", *Journal Of Marriage and the Family*, pp 673-677.
- Berey L A and Pollay R W (1968), "Influencing role of child in family decision making", *Journal of Marketing Research*, vol 5, pp. 70-72.
- Belch M A and Wills L A (2002), "Family decision at the turn of the child: Has changing structure of households impacted the family decision-making process?" *Journal of consumer behavior*, December, vol. 2, No. 2, pp. 111-124.
- Berey L A and Pollay R W (1968), "Influencing role of child in family decision making", *Journal of Marketing Research*, vol 5, pp. 70-72.
- Cox E P (1975), "Family purchase decision making & process of adjustment", *Journal of Marketing Research*, vol 12, No. 2, pp. 189-195.
- Douglas S P (1983), "Examining Family Decision making Processes", *Advances in Consumer Research*, vol 10, pp. 451-453.
- Kim C & Lee H (1996), "A taxonomy of couples based on influence strategies: The case of Home purchases", *Journal of Business Research*, vol 36, No. 2, pp. 155-168.
- Munsinger G, Weber J and Hensen R W (1975),



“Joint home purchasing decisions by husbands and wives” ,Journal of Consumer Research, vol 1, No. 4, pp. 60-65.

Reeti agarwal (2007), “A study of spousal influence in family purchase decisions” Icfai journal of consumer behavior, vol III, No. 3, pp. 58-68.

Qualls W J (1982), “Changing sex roles: Its impact upon family decision making”, Advances in Consumer Research, vol 9, pp. 267-270.

Levin & Rubin (2005), “Statistics for Management”, 6<sup>th</sup> edition, Pearson Publication.