CHAPTER - 6

DISCUSSIONS AND FINDINGS

The purpose of the whole research is to focus on how, with the change in social structure in martial context affect and effect buying pattern among spouses. It includes variables like, age, education, wealth, tradition, demographic etc.. This endeavour is different from other as it includes the wroth of both partners in study whereas earlier it concentrated only on masculine part of the society. Marriage brings a great change in the life of both partners but female suffers more as they fail to scribe their wills openly. The following section will discuss the findings as they relate to each set of objectives. In addition the issues raised in the discussion associated with each set of objectives will be condensed and discussed in the summary of the spousal decision-making.

From the various items of the scale related to objective 1, 2 and 3 which are asked from the spouses, will experience a higher level of agreement about relative influence of spouses about the decision making-process. Through conduction of survey related to different responses provided by both the spouses for each set of items in context to analyze the change in the spousal roles family purchase decisions in case of dual income family groups. The results of this research provides important insights into the dynamic nature of the spousal decision-making.

Spouses show a level of concurrence, when they were asked about their spouse follow’s role models in the use of the product or Service. Both the spouses agreed that there spouse evaluates the special features of the product during decision making process, but they disagreed when asked about whether their spouse selects the brand of
the product. Both the spouse shows a level of agreement when they were asked about whether their spouse consults his or her reference group about the product to buy.

Both the spouses agreed that when the price of the product is low they never consult their reference group. But when the price of the product is higher then they consult their reference group. Spouses agreed that their spouse dominates the collection of information from advertisements for products to buy.

The findings of the item that decision about the purchase should be collectively taken by both. Spouses show a level of agreement between the spouses. As the perception level of both the spouses is different, so they show a level of disagreement when they were asked that both the husband and wife have their own views about the product to be purchased. Spouses agreed with the item that when the product consumption is individual, the other partner does not take part in the decision making process. As we all know that perception about the product differs from individual to individual, so spouses were agreed with the item that personal consideration plays an important role in purchase decision – making process.

A level of disagreement should be noted down when both the spouses were asked about weather collective decision are more satisfying than the individual purchase decisions. As we know that the age of the person is an important variable which tells us his or her awareness about the new techniques and technologies, that’s why both the spouse disagreed when they were asked that age difference between the spouses play an important role in their joint decision making process.
Modernization appeared to be one of the strongest factors influencing the change. Exposure to the so-called “Modern” lifestyle through media and peers appeared to influence the spousal decision-making process. The concept of the modern liberated and independent woman appeared to be very aspirational and intriguing to female spouses. That is why both the spouses show a level of agreement about the item, the modernization of society has increased the role of women in spousal joint decision-making process.

With the passage of time both the spouses start understanding each other in a better way; at this stage they are very much aware about the nature, quality and type of purchase of their spouse, that is why spouses agree with the items that a change occurs in the joint decision-making process with the passage of time in married life and with the item that the changing ethics and values play a role in the joint decision-making process. Now a days we are surrounded with the new mode of communication like mobiles, internet and television etc. spouses agreed that these new modes of communication play an important role in the joint decision-making process.

Women are now literate. This not only appeared to open up more information to them but also made them more assertive. They are now educated and know what is good and what is bad. Both the spouses show a level of agreement on the item that the literacy of the women has made an impact on the joint decision-making process.

The findings of the item your spouse first brings up an idea to buy shows greater degree of agreement between the spouses. This shows that one of the spouse must
initiate the idea to buy that product. Both modern and traditional spouses agreed that first bringing up an idea to buy a product is dominated by their spouse.

On the other hand they showed the level of disagreement about the item that their spouse is not more sensitive towards the looks and style of the product. In the modern times both the spouses have taken care about the looks and quality of the product. Now a days we are continuously in touch with the mass media so when spouses were asked to know the availability of the product in the market , then both the spouses agreed that they know more about the product availability in the market. Male and female spouses agreed that they visits stores before taking the final decision about the purchase of the product , so that they actually saw and the check the available features of the product.

Research that has examined conflict in family decision making has detected an overarching tendency in such context, among husbands and wives to minimize conflict in decision making. However, not much is yet known on whether husbands and wives use different conflict strategies and whether they vary by nature of decision. Recent biological evidences suggested that men and women respond differently to stress, it is possible that only the responses to conflict but also the stages of decision making when conflicts are perceived may vary between the husbands and wives. Both the spouses showed a level of agreement with the item that one of the spouse plays a wise role when any type of conflict arises in the decision making process.Both the husband and wife sit together to allocate the budget before actual buying also shows a level of agreement.
Both the spouse uses the influence tactics to convince their spouse so that they buy they product of their choice. In our analysis the results of the item spouses are more likely to use influence tactics when making joint decision Both supposes shows a level of disagreement when they are asked that the presence of earlier differences between the spouses plays a role in the decision making process.

Literacy of the spouses make them more assertive. They were exposed to media, interdependent while shopping , and exposure to new products. So when respondents were asked the their spouse’s education plays over-riding role in the joint decision making process they showed a level of disagreement. Both the spouses shows a level of disagreement when they were asked that their spouse is more enthusiastic about the product and not about its quality. With the increasing literacy rate among the spouses , better working environments and interaction with the mass media enable spouse to express their views about the products , that is why when respondents were asked about the spouse want freedom of self expression in their purchase decision they showed a level of agreement. The findings of the item that the decision of each spouse can be influenced by the other members of the family shows a level of agreement between the spouses. The results of the item that the cultural shifts have brought a change in the decision – making process shows a level of agreement between both the spouses.

Now a days spouses were more likely to be interested in learning computers skills and English and being exposed to mass media. This appeared to open up a new scheme of aspirations and knowledge to them and increased their social interaction. That is why both the spouses showed a level of agreement when they were asked that
increased social interactions of the spouses are influencing the purchase decisions. When respondents were asked that the purchase decisions are affected by the cultural transformation most of the respondents agreed that cultural transformations plays an important role in purchase decisions. Both the spouses shows a level of agreement when they were asked that the other family members give adequate freedom to the spouses in joint decision- making process.

“Work hard, grow rich” attitude of the western lifestyle appeared to critically important factor that shaped the way families evolved. This meant that in most cases the spouses now do not had enough time for each other. There is shift in customs and tradition of traditional Indian society. This appeared to influence the joint decision-making activities. The results of the items the changes customary and traditional perspectives has made an impact on the joint decision-making process shows a level of agreement between the spouses and the item the westernization has made an impact on the spousal decision making process has showed a level of agreement between the spouses.

The marriages occurred at a later age appeared to vest both the spouses with more time to explore the world on their own and therefore develop independent preferences. Spouse’s experience in product category, then, resulted in a certain confidence in influencing the decision to some degree that is why when respondents were asked that the marriage in late years makes an impact on the joint decision making process both the spouses show a level of agreement. The recent past has witnessed a marked movement of the rural population into urban areas. The biggest impact appeared
to be on the involvement of women in a way that was not common before. Thus in the findings of the item the urbanization makes an impact on the joint decision making process both the spouses agreed.

The various items of the scale related to objective 4 and objective 5 which are asked from the spouses, will experience a higher level of agreement about relative influence of spouses about the decision making-process. Through conduction of survey related to different responses provided by both the spouses for each set of items in context to analyze the change in the spousal roles family purchase decisions in case of dual income family groups. The results of this research provides an important insights into dynamic nature of the spousal decision-making. The findings of the item a spouse decides how much to spend on a particular product and their spouse decides about the affordability of the product shows greater degree of agreement between the spouses. This shows that dual earner couples thinks joint before investing on a particular product. The results of the item your spouse spends major part of his or her income on purchasing luxury goods shows that both the spouse disagree with the item asked in the study. This shows that both the spouse in the modern Indian families or traditional Indian families tried to purchase those goods which are very necessary to their living standards.

When spouses were interviewed about the item, that a promotional schemes do not have any impact on the purchase decisions to large extent. Then both the respondents showed a level of disagreements about the item. The item change in income does not cause significant changes in the buying behavior, both the spouses disagreed to
the item. This shows that traditionally husband is a bread winner and he takes the major
decision in the family, but as the participation of the women in the workforces increases
the female spouse stating influencing in the decision making process. Males and female
spouses agreed with the item the price of the product plays a dominant role in the
spousal decision-making process. As this shifts towards a control structure where the
wife dominates in purchase decision-making process when the wife becomes employed
or she starts contributing in the family income.

The results of the items that now a spouse has the right to spend his or her
income independently in a family and wife is not allowed to spend money without the
consent of her husband illustrates that both the respondents disagree with the items. The
reason behind this is that in dual earner couples when the both the spouses contribution
more or less in the family they have the rights to spend for the own utility and in the
modern families female spouse start spending on the family’s day to day uses without
the consents of her male counterpart.

We also found that a spouse’s joint decision making is typically closer to the
individual preferences of the husband, which is similar to what was reported in de
Palma et al.(2008). However, we were also able to identify crucial conditions that shift
a spouse’s joint decision in the direction of the wife’s individual preferences. An
increase in the overall household income or in the relative share of household income
contributed by the wife increases the likelihood that a spouse’s decision is closer to the
wife’s risk preferences that to the husband’s. Thus the results of the item indicate that
the spouses agreed that spouse with more income does not dominate the joint decision
making process. Both the spouses disagreed with the items that the husband who is single bread winner of the family dominates the joint decision making process and the spouse with a regular salaried job has more say as compared to the other spouse with irregular business income in joint decision making-process.

We found that spouses have agreed that easy availability of the finance impacts the joint decision – making process. In the purchase of luxury products or products of higher price if there is easy availability of finance then both the spouses thinks to buy that product.

The socio- economic changes uplift our standard of living, and these made a strong impact on the decision making powers of the spouse, especially the wife. The literacy of the women, her participation the workforce and meting with her reference groups this all due to the socio economic changes in the country and this increases her influence in the joint decision making process. The results of item shows level of agreement between both the spouses that in a modern family, wife is more empowered by such changes in making family’s purchase decision among various product categories.

In nucleus families where husband generally dominates in the saving decision and male spouse has total control over the income, our findings shows a level of disagreement between both the spouses.

From the various items of the scale related to objective 4 and objective 5 which are asked from the spouses, will experience a higher level of agreement about relative
influence of spouses about the decision making-process. Through conduction of survey related to different responses provided by both the spouses for each set of items in context to identify the shift in authoritative / hierarchical positions in spousal roles with reference to purchase decisions in the families. The research findings for various items of the decision making process support the related hypotheses. Specifically, the results about the item to accept or reject the purchase decision at any time by the spouses shows a greater degree of agreement when responding to the item your spouse has the right to accept or reject the decision at any time. The findings of the item your spouse decides the location of the purchase and your spouse takes the final decision about the purchase showd great agreement between the spouses. Spouses agreed that their spouse takes the decision about the location and final decision about the purchase. Male spouses agreed that their female spouse takes the decision about the location and final decision about the purchase and vice versa.

The findings for item your spouse did not invest in the purchase of the products for the same. The results of item for any spousal partner, the decision of the other partner is not important indicate a shift to moral equal participation by both the spouses by saying that they owner the decision taken by the spouse to avoid the situation of conflict. As more and more nucleus families are growing day by day so we are moving towards families in which we still are not able to given equal status to both the spouse so egoistic nature of both the spouses play a dominant role in purchase decision-making process. The findings of the item the spouse is egoistic about his/her self-concept shows that both the respondents are disagreed with the item of the study.
Increased awareness in society due to globalization has witnessed a marked change in spousal decision-making process. Globalization appeared to open up a new scheme of aspirations and knowledge to them. It appeared that longer travel times and more working hours for the working spouse tended to place demands on and thereby expand the role of other spouse. Both the spouses agreed with the findings of the study that the increased awareness in the society due to globalization plays a role in the joint decision making-process of the spouse.