CHAPTER 7

SUMMARY AND CONCLUSION

The salient findings of this study are summarised in this chapter. The marketing implications of the findings of the study and avenues for further research are also presented in this chapter.

SUMMARY OF THE THESIS

The study of spousal influence on purchase decision making has progressed significantly in the past two decades in the area of consumer research. However, only a few studies have been carried out on disagreement in purchase decision process. While a host of empirical and hypothetical studies have been conducted in U.S.A, it remains largely an ignored area in India. This study assumes great significance in the Indian context in the light of the following changes: increasing wife's employment status, increasing level of women's education and their income contribution, entry of multinationals into the Indian market, explosion of middle income group, increasing nuclear families with more economic prosperity. The present study is an attempt to examine the patterns of spousal influence and the impact of wife's work participation, relative resource contribution on spousal influence. Also the impact of significant demographic factors on spousal influence in the purchase of the durables viz., television, refrigerator and washing machine is analysed. This study is significant in that it also analyses the disagreements, if any encountered by the spouses in the
decision process. Also an analysis in whose favour such disagreements are finally resolved is made. The impact of wife's work participation, relative resource contribution and demographic factors on such disagreements are analysed. Further this study is based on actual past purchase decisions and will help marketers of these durables to devise effective marketing strategies by understanding the spousal influence and disagreements in the decision process. The advertising and media executives also stand to gain by this study, as it would help them plan their advertising and sales promotion strategies.

The major features of the present study are: use of the couple's joint responses, consideration of actual past purchase decision situation, consideration of a large number of decision elements, careful selection of the durables products. These are outlined in chapter one of this thesis. The objectives, need and scope of the present study are also stated therein.

The second chapter is a survey of selected empirical studies in family purchase decision making. Studies frequently cited in marketing literature were reviewed with reference to the products studied. The methodology adopted and the profile of the sample used with the main findings are summarised.

The third chapter, presents a review of research findings on spousal influence and conflict in family purchase decision making. Justification for incorporating the working wife's participation and relative resource contribution in analysing spousal influence and conflict is discussed. Also the significance of
demographic variables like level of income, age of youngest child, number of children, length of marriage on such studies is highlighted. These demographic variables were highlighted due to their frequent identification in family research studies. Theoretical and empirical studies to justify the significant impact these variables have on spousal influence and disagreements is discussed in detail.

The methodology adopted for the study and justification of the approach are discussed in the fourth chapter. The rationality of eliciting responses from both the spouses in a family is justified based on previous research studies. The data collection procedure, sampling plan, preparation of the questionnaire, description of the questionnaire, testing of the questionnaire for validity and reliability, data collection procedure, and statistical technique used in the analysis are detailed. Brief profile of the sample of this study and the limitations are also cited in this chapter. Measurement of the variables RRC and WWP is also discussed.

The fifth chapter discusses the general patterns of spousal influence in the purchase of different durables products on the various sub-decision elements and on sub-decision elements between and across the products, for the sample of 663 families. Test of significance revealed significant differences in spousal influence scores between the products and between sub-decisions. Though, almost all of the sub-decision elements in the purchase of three durables fall in the category of husband decided, wife is allowed relatively a higher degree of participation in the purchase of the durables: refrigerator and washing machine than that of...
television. Also it is found that WWP and RRC has a significant impact on spousal influence scores in the purchase of the durables: television, refrigerator and washing machine, except in the case of washing machine in which the WWP as a factor did not have a significant impact on the influence score. Friedman two way ANOVA revealed that the order of acquisition of the durables were; television, refrigerator and washing machine. ANOVA analysis applied to find whether the influence scores differed between groups classified on the basis of age of youngest child, number of children and length of marriage revealed that there was no significant difference in the influence scores between and within the groups. Factor analysis was used to group the sub-decision variables into factors. The 15 sub-decision variables were grouped into 3 factors, namely, brand factor, decision factor and finance factor for television. All the 15 sub-decision variables were grouped into 3 factors, namely, decision factor, brand factor and information factor for refrigerator. All the 15 sub-decision variables were grouped into 4 factors, namely, information factor, brand factor, decision factor and finance factor for washing machine.

The sixth chapter deals with the analysis of disagreement scores on various sub-decision elements. Also an analysis in whose favour (either husband and wife) the disagreements, if any were finally resolved was carried out. Analysis of the mean number of sub-decisions resolved in favour of husband, wife or both for each product revealed an interesting picture. For the durables refrigerator and washing machine, higher number of sub-decisions were resolved in favour of wife than in the case of television. Test of significance revealed that
there was significant difference in disagreement scores between products. relative
resource contribution (RRC) and wives work participation (WWP) variables did
not have significant effect on the mean disagreement scores in the purchase of all
the 3 durables. ANOVA is used to test whether there is significant difference in
the disagreement scores between the groups classified on the basis of age of
youngest child, number of children and length of marriage. The results revealed
that there is no significant difference in the disagreement scores between and
within the groups except in the case of washing machine where the disagreement
scores varied significantly between and within the groups classified on the basis
of length of the marriage.

THE MAJOR FINDINGS OF THE STUDY

1. All the sub-decisions pertaining to the purchase of the three durables viz.,
television, refrigerator and washing machine fall in the category of
husband decided, except the three sub-decisions for washing machine
namely, initiation to buy, evaluation of operation and choice of colour
which are areas decided by the wife.

2. The mean influence scores across the durables differ significantly, with
refrigerator and washing machine having relatively higher influence scores
compared to television. Thus it is clear that wife is allowed a relatively
higher degree of participation in the purchase of refrigerator and washing
machine. As wife is the major user of these durables she plays a relatively
greater role in purchase decisions.
3. The mean influence scores across the products for sub-decisions like colour, appearance and operational features differ significantly across the durables and between the sub-decisions. The influence scores for refrigerator and washing machine indicate relatively higher degree of wife participation on these sub-decisions than that of television.

4. There is significant difference in the influence scores between durables on sub-decisions relating to finance, such as amount to be spent, mode of payment and timing of purchase. The mean influence scores reflect relatively higher degree of participation by the wife on these sub-decisions area relating to purchase of refrigerator and washing machine than in the case of television. However, on one sub-decision, namely, mode of payment the mean influence scores between the products television and refrigerator do not differ significantly.

5. Working wives have significantly more influence in the purchase of durables viz., television and refrigerator than the non working wives. However, it is interesting to note that in the case of washing machine, the mean influence scores do not differ significantly between working wives and non working wives. The women in the household irrespective of whether she is employed or not, feels a need for washing machine. This is due to the fact that the domestic help has become scarce and costly. Further the washerman are not available today.
6. There is a significant difference in the mean influence scores on durables purchase decision between the families in which RRC (W≥H) and for families in which RRC (H>W) for all the three durables. Families in which RRC (W≥H), the wife has a relatively higher influence in purchase decision across all the three durables: television, refrigerator and washing machine. This is due to the fact that the educated wife has more opportunities to process information from advertisement which is then used by her in evaluating the various brands. Also through her acquaintances she has more information at her command and thus better equipped to participate in the decision process.

7. Analysing the order of acquisition of these durables, it is found that television is the first priority, followed by refrigerator and washing machine. However, for utility a refrigerator or a washing machine provides they should get priority over television. With the availability of international programmes today, television provides entertainment to the entire family and hence gets priority in the purchase over other two durables.

8. ANOVA results reveal that there is no significant difference in the mean influence scores and disagreement scores between and within the families which have young children and which do not have young children. Hence it is concluded that presence of young children in the family does not have
a significant impact on the influence scores and disagreement for all the three durables.

9. ANOVA results reveal that there is no significant difference in the mean influence scores and disagreement scores between and within families that have few children and families that have more children. It is concluded that the number of children in the family does not have a significant impact on influence scores and disagreement scores for all the three durables.

10. ANOVA results reveal that there is no significant difference in the mean influence scores and disagreement scores between couples married recently and coupled who have been married long since. Hence it is concluded that years married as a variable does not have a significant impact on spousal influence and disagreement in the purchase of all the three durables.

11. Factor analysis grouped all the 15 sub-decision elements (variables) into 3 factors viz., brand factor, decision factor and finance factor for the purchase of television. The brand factor (eigen value 4.66) plays an important role in the purchase of the durable television. Brand factor consists of sub-decisions like operational features, colour, brand, design, final choice, information processing, choice of show room and gathering information.
12. Factor analysis grouped all the 15 sub-decisions (variables) into 3 factors viz., decision factor, brand factor and information factor for the product refrigerator. The decision factor (eigen value 4.28) plays an important role in the purchase of durable refrigerator. Decision factor consists of the following sub-decision elements: mode of payment, final decision to buy, order of purchase, when to buy and amount to be spent.

13. Factor analysis grouped all the 15 sub-decisions (variables) into 4 factors viz., information factor, brand factor, finance factor and decision factor. The information factor (eigen value 4.15) plays an important role in the purchase of the durable washing machine. Information factor consists of the following sub-decision elements: Processing information, brand choice gathering of information and showroom choice.

14. 63.5 per cent of the spouses spent one week or less in the process of purchase of television. 56.2 per cent and 57.5 per cent of the spouses spent one week or less in the purchase of refrigerator and washing machine respectively. 19.5 per cent of the spouses have spent 1 to 4 weeks in the process of purchase of television. 18.7 per cent and 15.1 per cent have spent between 1 to 4 weeks in the purchase of refrigerator and washing machine respectively. This has important implications for the marketer in planning promotional schemes.
15. In the purchase of these durables, 79.5 per cent of the spouses consider 1 to 3 brands before making a final choice in the case of television. 81 per cent of the spouses consider 1 to 3 brands before making a final choice in the case of refrigerator and 80 per cent of the spouses consider 1 to 3 brands before making a final choice in the case of washing machine. This has implications for the marketer in designing comparative advertising messages.

16. Analysis of the disagreement scores reveals that the disagreement scores range from mild to no disagreement in the case of television purchase, with 8 of the sub-decision elements in the mild disagreement category and remaining 5 sub-decisions in the no disagreement category. The disagreement scores for refrigerator ranges from mild to considerable, with 8 of the 14 sub-decisions falling in mild disagreement category, 4 of the 14 sub-decisions falling in the no disagreement category and the remaining 2 sub-decisions falling in the considerable disagreement category. The disagreement scores for washing machine reveal an interesting picture in that 13 of the 14 sub-decisions fall in the considerable disagreement category and the remaining one sub-decision falling in the mild disagreement category. This has to be taken note of by the marketer of this durable as it has important implications on marketing this product.
17. Analysis of the mean number of disagreements on sub-decisions resolved in favour of husband, wife or both reveals an interesting picture in that higher number of mean sub-decisions are resolved in favour of wife than that of the husband in the case of refrigerator and washing machine than television.

18. The mean disagreement scores differ significantly across the different durables purchase decision. The extent of disagreement is greater in the case of refrigerator and washing machine than that of television. It may be concluded that in case of durables like refrigerator and washing machine wife is allowed more participation and hence the degree of disagreement is likely to be higher.

19. The mean disagreement scores relating to purchase of durables do not differ significantly between the two groups (i.e. families in which wife is employed and families in which wife is not employed). It may be concluded that wives employment status does not have significant impact on mean disagreement scores in the purchase of all the three durable.

20. Mean disagreement scores between the two groups (in which RRC of H>W and RRC of W≥H) do not differ significantly relating to the purchase of the three durables viz., television, refrigerator and washing machine. Thus relative resource contribution of wife as a variable does not have a significant impact on the degree of disagreement.
MARKETING IMPLICATIONS

The present study has several marketing implication. Advertising strategies used for the three durables should be different. Television is being identified as a household product which is of utility to the entire family. Since all the sub-decisions fall in the husband decided category for this durable, message must be targeted towards the husband. Further 1-3 brands are considered in the choice set before a brand is finally decided. Hence in the advertisements for television, the marketer should compare his brand with not more than 2 of his close rivals in the market. The advertisement should also include other features which will be of interest to the wife and other members of the family, whose influence, although less, cannot be discarded totally. In the case of refrigerator and washing machine, it is identified that wife has relatively higher degree of influence. Hence the advertisements should highlight features which she would be interested to look into. It is she who decides the design, ease of operation and colour and hence advertisements should focus their attention on enticing her attention. Regarding the other aspects, husband has influence. Hence advertisements should concentrate on these areas of the sub-decision and focus the message on the husband. Regarding washing machine, wife has relatively high influence than television and refrigerator. However, it is found that working wife status does not have any impact on influence. Hence washing machine should not be targeted towards this segment in particular. It has to be targeted towards women is general. However, the advertiser has to understand that she still seeks the assistance of her husband in finalising the technical features and other sub-decisions, in the purchase process. Since one to three brands are
considered in the final choice set, the marketer of refrigerator and washing machine should compare their brands with two of the nearest rivals in the market in their advertisements. Order of acquisition of the durables show television is first to be acquired followed by refrigerator and washing machine. So if the marketer has statistics on past purchases of the household, they can identify the potential customers.

It is found that the average time taken by the spouses in purchase of durables is between 1 to 4 weeks. Hence the promotional schemes, discount offer should be kept open for at least 2 weeks. Also this study contains much information on disagreements which may be used by the marketers of these durables to their advantage.

SUGGESTIONS FOR FURTHER RESEARCH

The following suggestions are made with regard to further research.

1. Mutually satisfactory family relationships is also a prerequisite for joint participation in family decisions. As shown by Safillios - Rothchild (1969, p 7ff) the relative degree to which one spouse loves the other is the most crucial variable in explaining spousal influence structure. Further researchers on this area need to assess the impact of marital satisfaction on spousal influence and disagreement on purchase decision making.
2. Future researches on this area should probe into the conflict resolution strategies used by the couples in handling such conflicts in purchase decisions. This will have important implications for the marketer.

3. Measurement scales used in measuring spousal influence and disagreement have been borrowed from already available sociological literature. Hence there is a certain inadequacy regarding consensus in the measurement technique used and thus it is difficult to compare various research findings. Future researchers should attempt to develop new and finer measurement techniques and standardise them.

4. This study has been confined to three important durables, namely, television, refrigerator and washing machine. However, other durables like water purifier, vacuum cleaner, kitchen mate (multi purpose mixer-cum grinder) and micro wave oven are making a steady entry into every middle and upper middle class household. Hence if this study is extended to other durables listed above, it may help marketers get an insight into the purchase decision process of these durables.

5. The area of this study has been restricted to Coimbatore city. India being a country with large diversity in languages spoken and culture, if the study is extended to include other parts of the country, it may help the multinationals gain a better perspective of the Indian market. The future researchers may take note of this point.
6. This study is restricted to middle and upper middle income group households. However, the lower income group today commands more economic power and is aspiring to acquire some of these durables. The future researchers may include this segment in their sample to gain a better understanding on the buying patterns of this segment.