CHAPTER – VII

SUMMARY OF FINDINGS, SUGGESTIONS AND CONCLUSION

7.1 Introduction

7.2 Major Findings of the Study

7.3 Suggestions of the Study

7.4 Conclusion
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7.1 Introduction

Family is the basic purchasing and consuming unit and is, therefore, of great importance to marketing manager of all the products. Similarly, they are the primary mechanism through whom cultural and social class values and behaviour patterns are passed on to the next generation. Family decision making involves consideration of questions such as who buys, who decides and who uses. It is complex as it involves emotional and interpersonal relations as well as product evaluation and acquisition. Marketing managers must analyze the family decision process separately for each product category within each target market. The participation of family members in the decision process depends on their involvement with the specific product, role specialisation, personal characteristics and lastly culture and sub culture. Thus, a study of this kind will contribute, to a great extent, to this requirement of the marketers in
designing the messages for advertisement strategy and to succeed in this competitive world.

7.2 Major Findings of the Study

7.2.1 Demographic Factors of the Respondents

The socio-economic characteristics of 355 respondents are that 41.7 per cent of the respondents are above the age 40 and the education level of the respondents shows that 29 per cent are Post Graduates, 27 per cent Undergraduates and 18 per cent Professionals. Most (45 per cent) of the respondents are home makers and 27 per cent among married working women are employed in government sector and 21 per cent in private organisations. The income of their family is evenly distributed at all levels – 38 per cent above Rs.40,000 per month, 36 per cent below Rs.20,000 per month and 26 per cent between these two income levels.

Regarding religion of the respondents 54 per cent are Christians, 35 per cent Hindus and 11 per cent Muslims. Similarly, community classification shows 87 per cent are Backward Class and 12 per cent Forward Class. With regard to locality, 64 per cent are living in urban area and the remaining in rural area. 66 per cent have a family size of 4-5 members and most of them have only two children (77 per cent). 70 per cent of the respondents have medium wealth i.e., below Rs.20 lakhs and most (74 per cent) of the respondents live in a nuclear family.
7.2.2 Buying Behaviour

Television

The brand ‘Sony’ leads (30.1 per cent) in the Television industry. ‘Onida’ is popular among 20 per cent of the respondents and LG among 17 per cent. Thus multi national companies capture a major share in the Television industry. Regarding type of Television, the ordinary type is preferred by more than half (56 per cent) of the respondents and the flat type by 32 per cent. New types (LCD type) are not popular in Kanyakumari district. 21 inch screen type is owned by majority (55 per cent) of the respondents and 24 inch by 15 per cent. Big size Television is preferred to small screen size of Television.

Refrigerator

The analysis of purchase decision on Refrigerator reveals that majority of the respondents prefers Multi National Companies’ products and it occupies a major market share of 31 per cent by Whirlpool and 28.2 per cent by LG. Godrej captures 15.2 per cent, and Kelvinator 8 per cent of the respondents. Similarly, the single door Refrigerator is preferred by 2/3 of the respondents (66 per cent) and the double door by 1/3 (33 per cent). The most sought after size of Refrigerator is 180 litres (39 per cent). Refrigerator with the capacity of 165 litres is chosen by 29 per cent of the respondents. Very big and very small are not preferred by the respondents. Red is the most preferred colour (35 per cent) among the respondents and next preference goes to Grey (25 per cent) colour.
Washing Machine

Regarding Washing Machine Multi National Companies lead in which Whirlpool captures 28 per cent of the respondents, LG 22 per cent and IFB 16 per cent. Videocon captures 15 per cent of the respondents. Majority of the respondents prefers the front loading Washing Machine (77 per cent) and the fully automatic Washing Machine is preferred (52 per cent) to semi automatic ones. The most preferred size of Washing Machine is the 5.5 litres (33 per cent) and the 5 litres by 29 per cent of the respondents. Very big size are not preferred.

Two Wheeler

Only 1/4 of wives (24.2 per cent) own Two Wheelers and the brand they choose is TVS (66 per cent) and 60 CC Two Wheeler (63 per cent). Men prefer Hero Honda (43 per cent). Next preference goes to TVS (28 per cent). 100 CC bikes are their favourite (66 per cent). Very big Two Wheelers are not preferred by husbands. The most sought after colour among both the sex is black (60 per cent wives and 64 per cent husbands). The next preferred colour is Grey (15 per cent) by husbands and Green (12 per cent) by wives.

Regarding the type of ownership of all these durable goods almost all (99 per cent) the respondents prefer brand new ones to second hand ones. Majority of the respondents buy Television (86 per cent) Refrigerator (71 per cent) Washing Machine (64 per cent) and Two Wheelers (58 per cent) from their own savings but purchase of durable goods in instalments is common in case of Two Wheelers (35 per cent) rather than other durable goods.
Regarding replacement behaviour more than half of the respondents (Television 52 per cent, Refrigerator 63 per cent, Washing Machine 56 per cent and Two Wheeler 62 per cent) exchange their old ones for new ones and only a few (Television 32 per cent, Refrigerator 23 per cent, Washing Machine 22 per cent and Two Wheeler 28 per cent) sell their old durable goods in order to replace.

7.2.3 Process of Family Purchase Decision Making

The process through which the members of the family go through before, during and after making a purchase helps the marketers in planning the marketing strategy. By applying Henry Garrett Ranking technique it is found that durable goods are purchased as it is considered as a ‘necessity’ for their family for it has got the highest mean score. The next reason is for ‘comfort and convenience’. The third reason for buying durable goods is ‘to save time’.

The respondents usually prefer to collect information both from social source of friends, family members and colleagues and printed advertisements in newspaper and magazine rather than oral advertisement over Television and Radio for purchasing Television, Refrigerator and Two Wheeler. For Washing Machine they generally collect information from oral advertisement and social sources rather than printed advertisement. Modern technology like Internet advertising, e-mail and mobile advertisement are not preferred by women respondents.
To know the inducement factors for selecting brands Henry's Garrett Ranking technique is employed. In general Advertisement plays a very important role for evaluating the brands for all the selected durable goods. In addition, 'friends and relatives' are the main inducing factors for Television and Refrigerator. For Washing Machine 'family members' are the main inducement factors. But for Two Wheeler 'past experience' plays an important role.

'Good will' is the main factor considered for the store selection as it has got the highest mean score in Garrett Ranking. The second and third rank are scored for the factors 'Good after sales service' and 'Price offer' offered by retailers. Showroom and less formality in purchase are the least important factors considered for store selection.

Regarding post purchase behaviour the dissatisfied respondents have the habit of taking public action of complaining to stores (53 per cent) and private action of stop buying that brand (53 per cent) and warning friends (46 per cent). The respondents' preference to taking recourse to redressal forum and legal action (2 per cent) is very low which should needs attention.

### 7.2.4 Factors Influencing the Purchase of Selected Durable Goods

Likerts Summated Five Point Scaling Technique is used to find out the most important factor and least important factor for the purchase of selected durable goods. Similarly, Factor Analysis is used for reducing the factors. Twelve factors of the same kind are used so that a comparative study can be made to understand the factors influencing the purchase of durable goods.
For the purchase of Television, 'performance' and 'durability', 'guarantee' and 'brand name' are the most important factors considered by the respondents. 'Discount offer' and 'neighbours envy' are the least important factors considered. Factor analysis has reduced twelve factors to four factors which are named as “Product Features”, “Product Functioning”, “Sales Strategy” and “Brand Equity”.

In the purchase of Refrigerator, 'performance', 'price', 'guarantee' and 'brand name' are the most influential factors and the same factors like Television. 'Discount offer' and 'neighbours envy' are the least influencing factors considered. By using Factor Analysis twelve factors are minimised to three factors having a cumulative percentage of 61.265 and they are named as “operational influence, “physical features” and “external influence”.

For Washing Machine also 'performance', 'guarantee', 'brand name' and 'durability' are the most important factors and 'discount offer' and 'neighbours envy' are the least important factors influencing the purchase by the respondents. Principal Component Analysis extracts five factors which accounts for 59.054 percentage. The factors are ‘Fringe benefits’, ‘brand belief’, ‘physical features’, ‘brand image’ and ‘dealer support’.

For the purchase of Two Wheeler, the most influential factors considered are 'performance', 'price, 'brand name' and 'guarantee' and the least influential factors are 'discount offer' and 'neighbours envy'. Factor Analysis
has reduced 12 factors into four factors which are named as 'physical features, 'product reliability', 'value equity' and 'emotional influence'.

To conclude performance, guarantee and brand name are the most vital factors considered for the purchase of selected durable goods. Price factor is given more importance only in the case of Refrigerator and Two Wheeler. For all the selected durables 'discount offer' and 'neighbours envy' are given least importance. So these factors should be avoided in the advertisement copy.

This type of analysis helps the marketers in deciding the messages to be conveyed and not to be conveyed in advertisement strategy.

7.2.5 Role of Women in Family Decision Making

As an initiator women play a little role in the purchase of Television and Two Wheeler but for Refrigerator (52 per cent) and Washing Machine (57 per cent) she plays a major role. Joint initiation role is reasonable for all the selected durables. Husband is the main influencer for all the four products. Women, acting as an influencer, is little higher than husbands for Refrigerator and Washing Machine. In motivation role women's autonomy is the highest for Refrigerator (52 per cent) and Washing Machine (45 per cent) while for Television and Two Wheeler, husbands have greater say than wife. Children's motivating power is reasonable for all the durables.

Regarding nurturing habit, men dominate for Television and Two Wheeler and women for Refrigerator (44 per cent) and Washing Machine (51 per
Children also exert influence for Television, Refrigerator and Two Wheeler to some extent.

In deciding the time and place of purchase, husband's influencing power is more than the wife. Joint influence is also quite reasonable in deciding the time of purchase of durables and wives empowerment is fairly good in deciding the place of purchase for Refrigerator (30 per cent) and Washing Machine (34 per cent).

Product features of brand, colour, model and size are mainly decided by women for Refrigerator and Washing Machine. For Television and Two Wheeler, these decisions are dominated by the husband. Joint decision is also fairly good for Television, Refrigerator and Washing Machine while for Two Wheeler men dominate as they have fairly good knowledge.

In deciding the mode of purchase, husband dominates for all the selected durables. Joint decision is made regarding mode of purchase in more than 20 per cent of the families. Husband also dominates as a purchaser of these products especially for Television (67 per cent) and Two Wheeler (76 per cent). For Refrigerator (40 per cent) and Washing Machine (43 per cent) joint purchase is made.

As a replacement initiator role the husband has greater say for Television (67 per cent) and Two Wheeler (76 per cent) while for Refrigerator (74 per cent) and Washing Machine (67 per cent) it is the women who dominate. Thus it can be concluded that women dominate in playing an expressive role in
family purchase decision for Refrigerator and Washing Machine and the husband dominates as an instrumental role for Refrigerator and Washing Machine.

**7.2.5a Association Between Area of Residence and Role of Family Purchase Decisions**

The area of residence has also an impact in making the purchase decision. To understand the relationship between the urban and the rural families and the role of members in family purchase decision making chi-square test has been adopted. It is found that there is significant association between the urban and the rural families in this regard – initiating role in Washing Machine, and Two Wheeler, influencing role in Washing Machine, time decision in Two Wheeler, place decision in Refrigerator, brand decision in Washing Machine and the role as purchaser in Washing Machine at 99 per cent confidence level.

Similarly, there is association between the area of residence and the decision regarding the brand of Television and Two Wheeler and purchaser role of Refrigerator at .05 significance level as in these cases the null hypothesis is rejected at 95 per cent confidence level.

Other roles have accepted the null hypothesis at .05 significance level as the calculated value is less than the table value.

**7.2.5b Relationship between Employment and Role of Family Purchase Decision**

Employment of women is one of the important factors which changes the role of each member in the family while taking family purchase
decision of durable goods. In order to find whether there is any significant
difference between the families with working women and non working women in
the role of purchase decision making chi-square test has been employed in this
study. The results indicate that there is a remarkable relationship at one per cent
between place decision of Refrigerator, brand decision of Refrigerator,
purchasers of Refrigerator, and the working women and non working women
families.

Similarly, there is significant relationship at 95 per cent confidence
level between the initiators of Refrigerator, influence of Television, time decision
of Two Wheeler and brand decision of Two Wheeler and the working women and
non working women families as null hypothesis is rejected.

Other roles of family purchase decision have no relationship with
the employment of women as null hypothesis is accepted at .05 significance level.

7.2.6 Final Decision Makers in the Family

In the family, according to the opinions expressed by women the
husband usually takes the final purchase decision for the purchase of durable
goods in 90 per cent of families and in only 10 per cent of families women in the
family take the final purchase decision of durable goods.

According to the opinion of wives, the husband dominates in the
family purchase decision as ‘husband’s taste is good’ and ‘husband has good
knowledge’ about durables as these factors receive the first two ranks by applying
Likerts Five Point Scaling Technique.
Factor analysis by using Principal Component Analysis, Varimax and Kaiser Rotation has extracted two factors from 9 variables. They are named as 'Male Chauvinism' and 'Female Inferiority'. In the total variation 'Male Chauvinism' has exhibited 41.799 per cent followed by 'Female Inferiority' 32.499 per cent.

Only in 10 per cent of the respondents 'women' in the family take the final purchase decision. The scaling technique shows that women who are 'self confident' and 'independent' take the final purchase decision as these factors score the first two ranks. Similarly, women who have good knowledge about durable goods and educated women like to take the final purchase decision.

7.2.7 Socio-Economic Factors Influencing Women in Decision Making

Regarding the demographic factors and women as final purchase decision maker, Rural Christian, Backward Class, undergraduate homemakers above the age of 40 who are living in a big family, having family monthly income of less than Rs.20,000 and 2 children and whose wealth position is below Rs.20 lakhs living in a nuclear family have higher autonomy in family purchase decision of durable goods than others.

Analysis of Variance (ANOVA) is applied in order to test the hypothesis of finding out the relationship between demographic factors and women as family purchase decision makers. The results show that there is considerable association between, education (P<.01), employment (P<.01) and area of residence (P<0.05) of women and women's autonomy in family purchase
decision making. There is no significant relationship between other independent variables of age, income, religion, community, family size, number of children, wealth position and family type and women as family purchase decision makers of durable goods.

The result of Multiple Linear Regression Analysis shows that if there is improvement in women's education, occupation, community, family size and number of children in the family women will be a better decision maker for the purchase of durable goods. Other independent variables such as women's age, family income, area of location and family type will have an inverse reaction of women's autonomy in the purchase decision in their family. The $R^2$ value is 0.84 and six independent variables of occupation, monthly income, religion, area of location, family size and family type are statistically significant for the prediction of women's autonomy in family purchase decisions.

Step Wise Multiple Discriminant Function Analysis shows that independent variables of women's age, family income and women's employment are the better predictors in women autonomy in family purchase decision than other independent variables.

7.2.7 Problems Faced on the Purchase of Durable Goods

One of the important problems faced by the respondents on the purchase decision of durable goods is marketing problem, where unfair trade practices of 'misleading advertisement' (38.6 per cent) scores over other
marketing problems of ‘poor after sales service’ (21 per cent) and ‘providing wrong information’ (20 per cent).

‘Over maintenance expenses’ (22 per cent) is the leading financial problem and ‘over investment’ (11 per cent), ‘unnecessary payment of interest’ (10 per cent) and ‘unnecessary investment’ (10 per cent) are the other less important financial problems faced by the respondents.

Among the mental problems faced by the respondents ‘decision without enquiry’ (14 per cent) is the major problem. Purchase of durables is ‘not necessary’ has been felt by 7 per cent of the respondents.

Marketers should make note of these in order to survive in this competitive world and to earn good will from customers. They should reduce unfair trade practices of misleading advertisement and providing wrong information about goods in the advertisement which will initiate dissatisfaction among people.

7.3 Suggestions of the Study

On the basis of the findings of this study, the following suggestions have been made which would help the women gain autonomy in family purchase decisions of durable goods which in turn would help the marketers explore a good marketing and advertising strategy in the sale of durable goods.

7.3.1 To Women

- As ‘self confidence’ and ‘independence’ of women are the most important factors essential for the women to have autonomy in family purchase
decisions, these should be developed among girls from childhood onwards in Indian families.

- Better knowledge about durable goods would make a dominant decision maker. Women in the family should earn more knowledge about durable goods from various sources of advertising and modern technology and strive to learn more about durable goods to be an excellent family decision maker.

- Education and employment of women have a significant impact in the family for a woman to have good empowerment. This should be developed in order to have autonomy in family purchase decisions.

- Mobilizing money is another vital factor to have power in family purchase decisions. This should be developed by women.

- Proper enquiry should be done before purchasing durable goods so that that problem can be resolved.

- Women should develop interest and show involvement in the durable goods to have empowerment in family decision making.

7.3.2 To Marketers

- The advertising message should convey that purchase of durable goods is a necessity for comfort and convenience as these are the main reasons for buying durable goods. The phrase durable goods are an asset should not be displayed in the advertisement copy.

- Misleading advertisements and providing wrong information are the main problems faced by the respondents in the purchase of durable goods.
Marketers should try to solve this problem by providing factual and correct information about the product. Otherwise, advertisement which is the main influential factor in the purchase of durable goods will become a 'waste'.

- Customers should be taken care of by the retailers or the manufacturers by attending to their complaints regarding the products purchased. Otherwise, the customers would take to private means of warning friends or brand swifting behaviour which will affect the goodwill of the manufacturer who may in due course loose existing customers. So complaining behaviour should be welcomed.

- Purchase of durable goods on instalment basis is not popular among the respondents except for Two Wheelers. So retailers should offer attractive deals and schemes in order to encourage instalment buying of durable goods.

- Modern technology of Internet, email, SMS advertising are not popular among the respondents which should be encouraged among women.

- Poor after sales service is an important marketing problem faced by the respondents. Marketers should give good and effective after sales service as it is one of the important criteria for selecting a store for the purchase of durable goods.

- Advertisement for Television and Two Wheeler should be directed to husband as he plays a dominant role in the purchase of these goods and for
Refrigerator and Washing Machine it should be directed to women of the family as she plays a dominant role.

- Long time guarantee and warrantee should be given for durable goods so that maintenance cost of these goods can be reduced.

- Price offer facility and more choice of brands are some of the vital factors considered by the respondents in selecting the stores. So retailers should have wide variety of goods and often give price offer facility in order to attract customers.

- Showrooms are not preferred by the respondents as there will not be variety of brands of goods available. Respondents feel that choice of brands is a criterion for store selection.

- Advertisement, especially Television advertisement, plays a great role in providing information about the durable goods. So manufacturers should take this fact into account before deciding on the advertising strategy.

- While designing advertisement message importance should be given to factors like performance, brand name and guarantee as these are the vital factors considered for the purchase of durable goods. At the same time, messages conveying about discount and neighbours envy should be avoided as they are least important factors considered in the purchase of durable goods.
• Indian companies should produce good quality durable goods at reasonable price to compete with Multi National Companies, which now dominates the market of durable goods.

• As purchase of second hand durable goods are not popular, the people have the habit of exchanging old ones for new goods. But this will cause waste as maximum yield on goods are not utilised. So purchasing second hand goods should be encouraged.

• Only very few percentage of the respondents is seeking the government’s redressal forum in case of dissatisfaction. Government should take steps to make awareness of consumerism so that they can get the maximum benefit out of it.

• The respondents prefer medium size Television (21"), Refrigerator (180 litres), Washing Machine (5.5 litres) and Two Wheeler (100 CC). Accordingly, the manufacturer should concentrate on producing the goods taking into consideration size and colour preferred by the respondents.

• For Two Wheeler and Television oral advertising plays an important role but for Refrigerator and Washing Machine printing advertisement plays a good role which should be given attention to.

7.4 Conclusion

The present study has brought to light the women factor in family purchase decisions of durable goods. ‘Women’ in the family play a dominant expressive role in the purchase of Refrigerator and Washing Machine as they are
more involved in these two products and husbands dominate in the purchase of Television and Two Wheeler, playing an instrumental role for Refrigerator and Washing Machine. Husbands in 90 per cent of the respondents family take the final decision regarding the purchase as he has good taste and knowledge about the products and not because of their masculine nature which has been admitted by the wives. Women who are “self confident and independent” show greater autonomy than men in family purchase decision. Similarly, income, education and employment of women have an impact on family decision making. The researcher has specifically made important suggestions for the improvement of women in family decision making. If the said suggestions are considered by women and marketers both can succeed in their respective fields.

Moreover, the present study will induce the researchers of marketers to probe further in this field. The researcher, from personal experience, has advocated the following issues for further research.

i) A study on the adolescents’ influence in family purchase decision.

ii) A study on the role of family members in the purchase of non-durable goods (FMCG)

iii) A comparative study on the role of women in family purchase decision of durable and non-durable goods.