

FAMILY PURCHASE DECISION MAKING:
CURRENT ISSUES & FUTURE CHALLENGES

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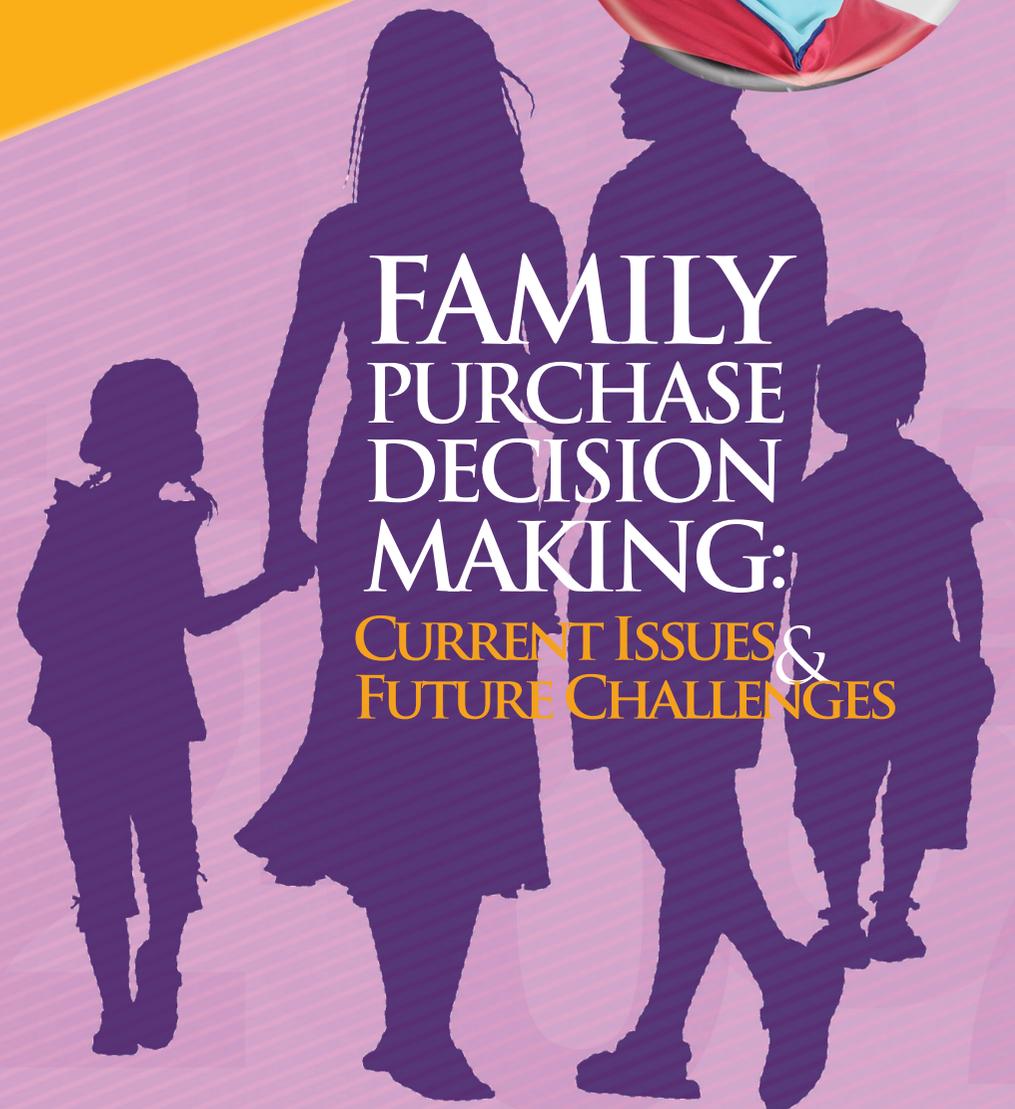
INAUGURAL LECTURE series

PROFESSOR DR SAMSINAR MD SIDIN



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FAMILY PURCHASE DECISION MAKING: CURRENT ISSUES & FUTURE CHALLENGES



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PROFESSOR DR SAMSINAR MD SIDIN

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This Book is Dedicated to

*My husband and best friend, Mohammad Fuad,
and my children, Mohammad Shazani
and Sabrina, with love.*



Contents

INTRODUCTION	1
WHAT IS A FAMILY?	1
CHARACTERISTICS OF FAMILIES IN MALAYSIA	4
Changing Structures of Families	5
Non-Traditional Family Structure	7
Role of Children	7
FAMILY PURCHASE DECISION MAKING	7
HUSBAND/WIFE ROLE STRUCTURE IN PURCHASE DECISION MAKING	9
PERCEPTIONS OF RELATIVE INFLUENCE	16
CONFLICT IN FAMILY PURCHASE DECISION MAKING	20
FACTORS DETERMINING FAMILY PURCHASE DECISION MAKING IN MALAYSIA	22
Societal Development and Modernization Process	23
Culture	29
Sex Role Orientation	36
Resources of Husband and Wife	41
ROLE OF CHILDREN IN FAMILY PURCHASE DECISION MAKING	44
CHILDREN SOCIALIZATION PROCESS – PURCHASERS IN TRAINING	47
FUTURE CHALLENGES IN FAMILY PURCHASE DECISION MAKING	50
Demographic Changes	51
Societal Development and Changes in Family Purchase Decision Making Process	51
Greater Influence by the Wives	51
More Families are Becoming Nuclear Families	52
Changing Sex Role Orientation	52

CONCLUSION	53
REFERENCES	55
BIOGRAPHY	65
ACKNOWLEDGEMENT	69
LIST OF INAUGURAL LECTURES	71

INTRODUCTION

Family is an important consumer unit as most purchases are bought by families or individuals for the consumption of the family. Families are also unique and complex as the decision making process involves more than one person, thus the probability of conflict is higher and the incompatibility of goals within the family are frequent. The role of husbands and wives is the focus of research in family decision making as they are the most basic unit in the family. Marketing researchers are interested to study family decision making as information related to the process and input of the decision making process is important in predicting consumer intention and purchase. No other social institution has undergone more rapid transformation than the family. Furthermore, changes in family structure such as divorce rates, remarriage and single parent families have important implications on household decision roles.

The objective of this manuscript is to highlight current issues and future challenges as well as the important role that the family unit plays in the development of the theory and practice of marketing, specifically in terms of consumer behaviour.

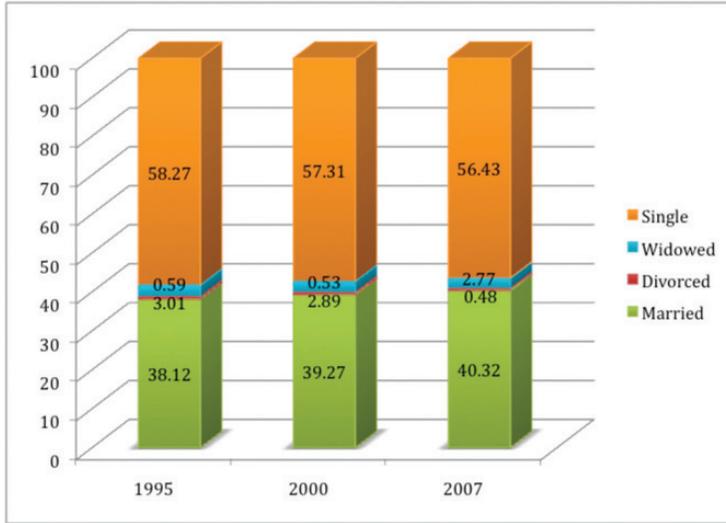
WHAT IS A FAMILY?

Family is defined as a group of people who are related by blood, marriage, adoption and live together (Schiffman and Kanuk, 2010). A nuclear family comprises two generations (parents and children) living together. An extended family would include other members of the family such as grandparents, parents-in-laws, aunts, uncles and cousins. A family can also be divided into family of orientation, which is the family one is born into, and the family of procreation where families are established by marriage. A person acquires an

orientation towards religion, politics, economics and consumerism from their parents, and their spouse and children would have a strong direct influence on their purchase behaviour. Family is a very important unit in Marketing, as a lot of products bought by individuals are actually for the consumption of the families. Also, families make decisions as a group, and consist of different members.

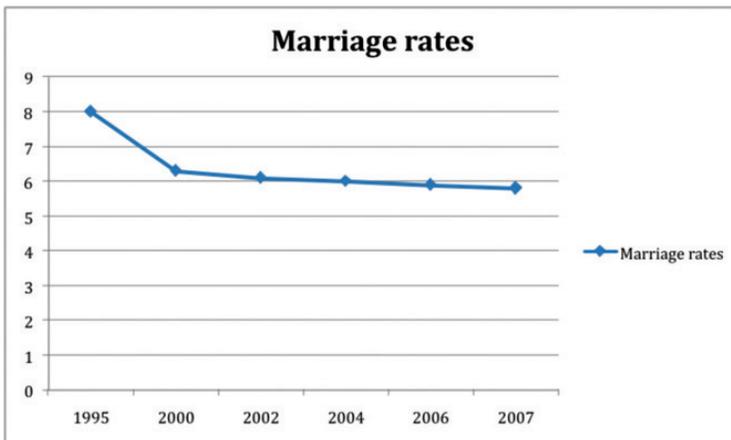
In Malaysia, approximately 40% of the population is married, while 0.5% are divorced (Refer Table 1, Table 2). The percentage of married individuals in Malaysia has increased slightly from 1995. However, the marriage rate has decreased from 8.0 per 1,000 population in 1995 to 5.8 in 2007. This is a decrease of 2.19. The average age at marriage has increased for both men and women in Malaysia. The average age was 24.7 years for the women in 1995, and 25.4 years in 2007. As for the men, the average age has increased from 28.15 years to 28.9 years (Euromonitor, 2009). This increase in age for the women can be attributed to them completing higher levels of education and entering the workforce. They are also more focused on their careers, consequently delaying marriage. It is also considered more modern for women today to be more career minded rather than sticking to the traditional values of starting a family as soon as possible.

Table 1 Population by Marital Status: 1995/2000/2007



Source: National statistics, Euromonitor International

Table 2 Marriage Rates: 1995/2000/2002/2004/2006-2007



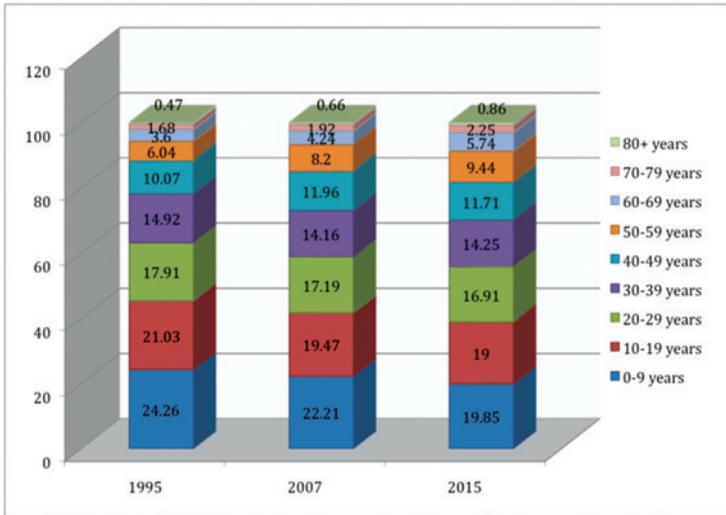
Source: National statistics, Euromonitor International

It was reported that in 2005 12.8% of marriages in Malaysia ended in divorce (Chan and Mohamed Serif, 2008), thus, the wives / mothers are now the heads of these families. Based on this fact, it appears that there are three different types of families, conventional, step-parent families and single parents. This brings about several crucial issues as it was indicated, for example, that single income families (especially those headed by non-working mothers) have the least income. This affects the dynamics and well-being of the families, and leads to complicated family lives. As a result of divorce, remarrying and to a certain extent, co-habitation, the patterns of decision making have changed. Thus, it is important that these differing attributes and characteristics of the family be taken into consideration to better understand family purchase decision making.

CHARACTERISTICS OF FAMILIES IN MALAYSIA

The Malaysia population is reported to be 27 million in 2007 (Department of Statistics, Malaysia). The population structure has changed over the years, indicating an aging population. (Refer Table 3). Marketers have been interested in the changes in family structures as the family has always been considered as a major decision making and consumption unit.

Table 3 Population by Age 1995/2007/2015

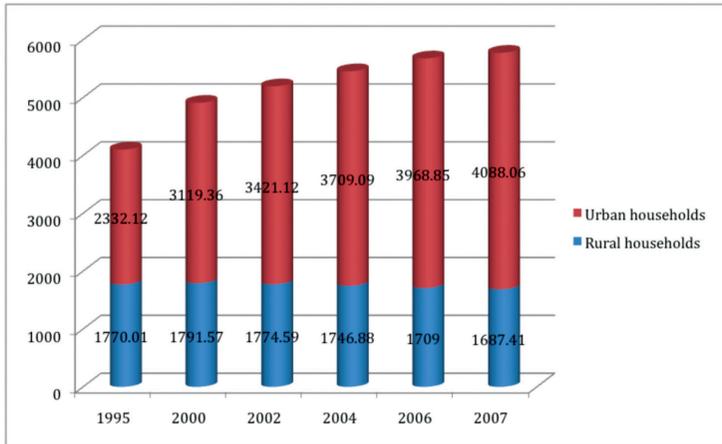


Source: National statistics, UN, Euromonitor International
 Note: As of 1 January

Changing Structures of Families

In Malaysia, over the years, nuclear families have dominated extended families. Extended families are least expected for Malay families, and most expected of the Chinese families. (DaVango and Chan, 1994). More families are nuclear families as most children will move out of their family homes after marriage. Extended families are more common in the rural areas (66% in 2004) where the living areas are bigger and more conducive to accommodate more than one family. However, this scenario is likely to change as by 2007, 70% of the population lives in urban areas (Refer Table 4).

Table 4 Population by Urban/Rural Locations:
1995/2000/2002/2004/2006-2007



Source: National statistics, Euromonitor International

The perceptions of women have also changed. Malaysian women (wives) are now better educated, and hold good jobs outside of their homes. This has led to an increase in dual income families with very different needs as compared to previously when the husbands were the sole breadwinner in majority of the families. The average family size has decreased as parents focus more on the quality rather than the quantity of their children. Women are also delaying marriage as they perceive career advancement to be more important and feel that the presence of children would slow/hinder their aspirations.

Non-Traditional Family Structure

As divorce rates are quite high (12.8%) in Malaysia, there are several non-traditional family structures in Malaysia. The blended or stepparent families are complicated with children from previous marriages being subjected to new family environments involving new family members. There are also many single-parent families mostly headed by females. These single mothers have to earn a living as well as support their families, making the structure and dynamics in purchase decision making very different relative to normal families. In these instances children would play a more important role in the decision making process.

Role of Children

In 2007, there were 3.56 million children in Malaysia, representing 13% of the total population in Malaysia. This number is expected to decrease by 2015 as couples have fewer children and individuals delay marriage. Changes in the family structure over the years have led to children playing a more important role in the purchase decision making process in families. As couples decide to delay marriage and consequently have fewer children, children have gained more power within the family. Moreover, as there are increasing numbers of single-parent families, children assume greater responsibilities, and consequently, greater power in the family. The greater importance placed on material goods, brought about by increased income in dual-income families, means that children have more say in what is purchased for them.

FAMILY PURCHASE DECISION MAKING

Family purchase decision making is the process by which decisions regarding purchases for the families are made. Most purchases

by the family will affect the family members directly, as both the process and the outcomes will affect the well being of family members and the family as a unit (Hawkins, 2004). Family decision making involves different stages, depending on the product being purchased. Davis and Rigaux (1974) divided family decision making process into three stages; problem recognition, search for information and purchase. A number of extra stages were added and these are information evaluation and post-purchase stages. Typically, researchers would use these four to five stages when examining the purchase process.

Members of the family may have different roles in family purchase decision making. Family members may initiate demand or contribute information, and they may decide on where to buy, which brand and style to buy, how to pay for the product, how to consume the product, what benefits to expect from the product, and how to share in maintaining the product. The roles that these family members play are as:

- a. Initiators: the family member who first initiates the purchase process.
- b. Information gatherer / gatekeeper: the family member who seeks and controls information in the purchase decision
- c. Decider: the family member who has the power to choose what product to purchase, and how much to pay for it
- d. User: the family member who would actually consume the product.

Past research in this area has found that the roles played by family members differ with regard to the product being purchased, the stage in the decision making process, and characteristics of families and spouses (Davis, 1976). These roles may change over time due

to changes in the environment, such as economic development, which consequently may lead to adjustments in the role structure of the decisions making process. Families as consumption and decision making units are still very strong in Asiatic cultures and other developing countries. In contrast, in occidental cultures the importance of the family as a decision making unit is declining.

The roles played by the family members can also be broadly classified as instrumental roles and expressive roles. Instrumental roles are basically functional or economic, whereas the expressive role basically deals with aesthetic or emotional aspects. In general, the husbands or the male members of the family would play the instrumental role and the wives or the female members would play the aesthetic role. For example, in the purchase of cars, the husbands would emphasize on the functional aspects such as the performance and fuel consumption, whereas the wives would look at aesthetic issues such as those related to the color and beauty of the car.

HUSBAND/WIFE ROLE STRUCTURE IN PURCHASE DECISION MAKING

Studies in role structure in family decision making started gaining momentum as early as in 1960 with the publication of Blood and Wolfe's *Husbands and Wives: The Dynamics of Married Living*. In this book, wives were interviewed regarding the decision making process in a number of activities in their households. This study is widely cited by researchers investigating family decision making.

Spousal relative influence and role structure involve complex issues and need the incorporation of cross disciplinary inquiries and perspectives such as sociology, antropology, economics and marketing. Role structure in family purchase decision making varies with product, spousal resources, stage in the decision making process and sex role orientation. In a more macro perspective, role

structure varies with regard to culture and societal development (Cotte and Wood, 2004; Commuri and Gentry, 2005; Xia et al. 2006).

A framework for classifying decisions developed by Davis and Rigaux (1974) leads to four decision making areas (Refer Figure 1). These are defined as 1) husband dominant, 2) wife dominant, 3) syncratic, and 4) autonomous. The authors further analyzed the stability of relative influence and extent of specialization between different phases of decision making. They found that there were significant changes in the three phases of decision making. The information search stage was characterized by more role specialization than the problem recognition and final decision stages. The husband's influence was more dominant from the problem recognition to information search stages. From the information search to the purchasing stage, the influence was more equally shared between the husbands and wives. Certain decisions, such as those involving insurance, were dominated by the husbands throughout the different stages. Similarly, household cleaning products and clothing for the wife and children was wife dominated.

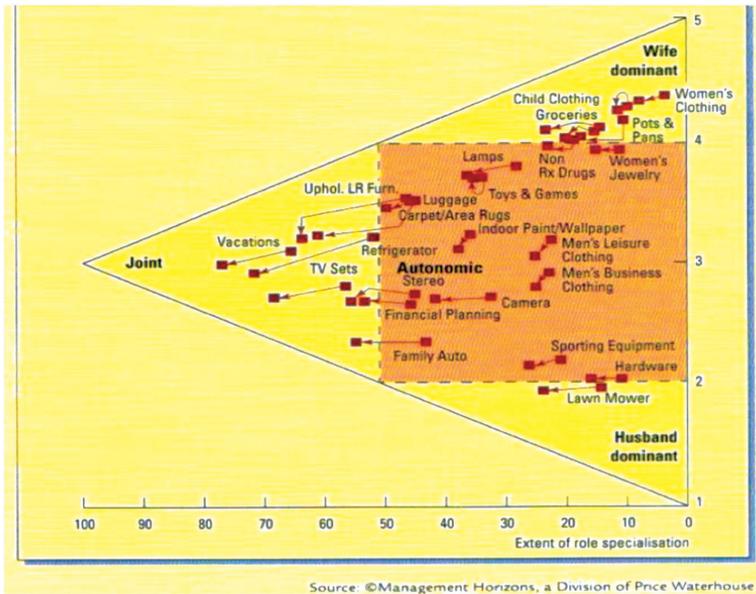


Figure 1 Relative Influence of Husbands and Wives Framework (Davis and Rigaux, 1974)

Green and Cunningham (1975) found that husbands of modern wives tend to make fewer purchase decisions than husbands of traditional wives. Brinberg (1985) suggested that there seemed to be more positive interactions among contemporary couples and that these couples' decision making process is more complex than that of traditional couples. Filiatrault and Ritchie (1980) concluded that husbands tend to be the dominant decision maker in family decision making units that included children. On the other hand, in decision making units involving only the couple, joint decision making was more prevalent. Belch, et al. (1985) studied parental and teenage child influence in family decision making. The outcome of their study showed that product category is the dominant factor determining the role structure in family decision making. Husbands

tend to be more dominant in terms of where and when to purchase, whereas wives seem to be more dominant in selecting product features such as color and style.

Samsinar's (1994) study of the patterns of role structure in family decision making in Malaysia indicated that overall, the purchase of furniture, electrical appliances and eating out can be considered as joint decisions. Not too surprisingly, decisions regarding the purchase of groceries were dominated by the wives. Collapsing across the different sub-decisions, there were no differences in wives' relative influence as perceived by husbands and wives in decisions regarding the purchase of furniture and eating out. However, in the purchase of electrical appliances and groceries, the wives perceived themselves to have more influence than their husbands perceived them to have. A replication of the study was conducted in 2003. As can be seen in Figure 2 below, the relative influence of wives was lower for the purchase of groceries in 2003.

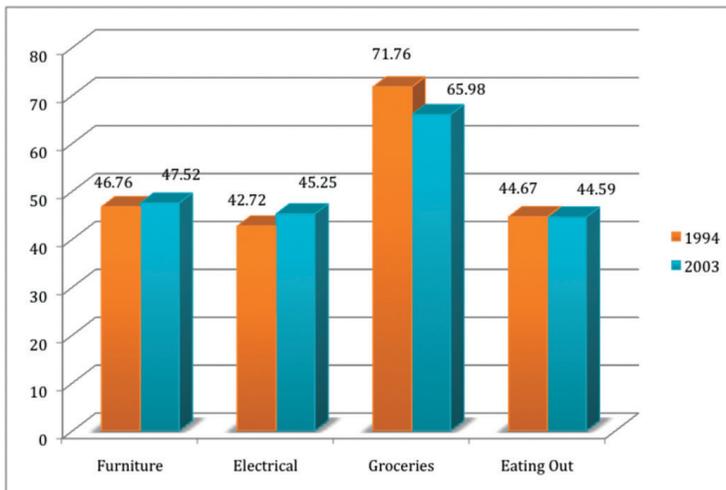


Figure 2 Relative Influence of Husbands and Wives in Malaysia

Durable goods have been more frequently researched due to their higher monetary value as well as the number of family members involved in the decision making process. The purchase decision for this type of product requires a long period of time involving a relatively complicated decision making process. In the purchase of major durable products (Cunningham and Green, 1974; Davis and Rigaux, 1974; Munsinger, et al., 1975; Hempel, 1974, Samsinar, 1994; Samsinar et al., 2004; Samsinar and Rao, 2005; Xia, et al., 2006; Laskmi and Murugan, 2008), a high degree of joint decision making has been found. Baran (1981) also found a substantial amount of joint decision making in purchases of automobiles, furniture, and savings and checking accounts. Moreover, it was reported that the patterns of relative influence in these purchases are not unidimensional. There were a variety of unique relative influence patterns that make segmentation based on a major influencer in the decision making impossible.

Malaysian wives perceived the purchase of cars as less important relative to the purchase of furniture. Only 12.6% of the wives stated that the purchase of cars was as important compared to almost 80% of the wives who responded that the purchase of furniture was important. The influence of wives on the purchase of cars varies with age (older wives are more influential), education levels, occupation (entrepreneurs are more involved) and household income (wives in the higher income group are more involved). For the purchase of furniture, influence of wives varies with race (Malay wives are more influential), occupation (entrepreneurs are more involved) and household income (wives in the higher income group are more involved) (Samsinar and Mary, 1996).

Apart from decisions on purchasing products, some studies have emphasized the roles of husband and wives in some related decisions. In a longitudinal study investigating money management

in the family, it was found that during the first year of marriage, decisions regarding money management were made jointly; however, data collected two years later showed that financial decisions were mostly made individually (Ferber and Lee, 1974). The most important factor affecting the role structure was found to be whether or not the couple had set a goal for total savings. Couples will be more likely to act as “family financial officer” if a goal is set for total savings. More interesting is the fact that education and occupation did not seem to affect the role structure.

Another type of decision popularly studied is in the category of services (Hill and Neeley, 1988; Turley and LeBlanc, 1993; Samsinar and Yong, 2000). Filiatrault and Ritchie (1980) used 270 couples (husband and wife) and families (couple and children) vacationing in Quebec, Canada, as a sample to study family decisions about vacation and lodging. They reported substantial differences in terms of role structure between the couples and the families. The couples made more joint decisions relative to the families. Actual vacation destinations were found to require the most joint decision making. The husbands dominated decisions relating to budgets, timing, and specific consideration of the lodgings. The absence or presence of children and the income of the husbands affected the determination of influence structure. Assar and Bobinski (1991) studied financial decision making of baby boomer couples. Several factors were found to affect the presence of financial services such as savings and checking accounts and credit cards. Family and individual income, the presence of children, sex-role attitude, and locus of control are some of the pertinent factors. Burns and DeVere (1990), on the other hand, studied husband/wife purchase decisions in four different situations. The results suggested that shared influence is independent of physical and social surroundings. The resolution of disagreements, however, is affected by the situation involved.

Samsinar and Yong (2000) conducted a study to investigate wives' influence on the purchase of services in Malaysia. There was a significant influence of wives' in purchase of restaurant services relative to banking services where their influence was higher for restaurant services compared to banking services. In purchasing restaurant services, there are significant differences in wives' influence on the amount to be spent, searching for information, effect of advertising, word-of mouth, location of restaurant, and timing of purchase based on level of education. The higher the level of education, the more influential the wives are. Consistent findings were found for the purchase of banking services. Significant differences were found in the wives' influence on location and timing of purchase. For both purchases of restaurant and bank services, there were significant differences in the wives' influence in making the final decision based on education. The better educated wives had more influence in the decision making for the purchases of these services. The study also found that working wives had more influence on the purchase of restaurant and banking services relative to non-working wives. Further analysis revealed that significant differences were consistent across the different sub-decisions. There were no differences in the wives' influence based on family income and racial groups.

Ward (2006) found that in joint decision making by husbands and wives, the decision almost always favors the males. It is the same when the couples have different preference intensities. In India, the purchase decision making was democratic at the initial stage, but in later stages, the decision was more unilateral (Verma and Kapoor, 2003). Husbands were more dominant as the coordinator, decider and buyer. Lakshmi dan Murugan (2008) in their study of 260 couples purchasing television, refrigerator and washing machines in India found that husbands were more dominant in deciding

the budget and gathering information for purchase of televisions, whereas the wives were active in deciding the size as well as the brand of the television. The final decision was made jointly.

PERCEPTIONS OF RELATIVE INFLUENCE

One of the more interesting aspects of joint decision making by husbands and wives is the extent of their agreement regarding the role each plays in decision making. Granbois and Willett's (1970) study using Blood and Wolfe's (1960) instrument revealed large discrepancies between the responses of the spouses even though the responses appear to be very similar when compared in aggregate. These discrepancies were reported to be randomly distributed and were thought to be caused by perceptual differences rather than systematic bias. Moreover, the authors suggested that a more reliable instrument to measure the influence of husbands and wives be developed. In 1974, Davis interviewed 100 families in the suburbs of Chicago regarding the relative influence of husbands and wives in the purchase of automobiles and living room furniture. From a series of analyses, he found that there was a high level of agreement between the husbands' and wives' responses when viewed in aggregate (the differences were found not to be significantly different). Furthermore, he found that husbands attribute more influence to wives than the wives attribute to themselves, and that the largest disagreement concerned aesthetic considerations. He suggested that the decision to question one or both spouses depended on the objective of the study. If the study is descriptive, then one spouse can be used; however, if the study aims to classify families, then both spouses need to be interviewed. In a study involving the purchase of a house, it was indicated that both spouses perceived that different roles were played by each spouse in each sub-decision.

In many studies concerned with which spouse has the dominant role, information has been obtained from the wife (Blood and Wolfe, 1960; Davis, 1971). This approach has the advantage of being widely used and thus permits comparisons across studies; however, there is considerable evidence that the responses of husbands and wives differ, although these differences may be obscured and aggregate in nature. Studies comparing husbands and wives found differences in reported family income, what topics they discussed, who initiated conversation, how much time they spent in conversation, and the frequency of contacts (Davis, 1971). In addition, Filiatrault and Ritchie (1980) reported that the amount of response consensus between husbands and wives is greater for couples without children than it is for couples with children.

Using automobile and furniture purchases, Davis (1970) found that the degree of agreement ranged from 59% to 68% percent for automobile purchase decisions, and 49% to 75% for the purchase of furniture. In an analysis of the incongruence between the husbands and the wives, the husbands and wives attributed greater dominance to themselves than was attributed to them by their spouse. More specifically, the congruence between the spouses tends to be associated with joint decision making. When the decision making was not reported as joint, congruence tends to occur when the husband dominated the decision making process, and incongruence happened when the wife was reported to be dominant in the decision making process. Agreement about husband's and wife's relative influence in decision making ranged from 49.6% to 71.3% (Munsinger, 1975), supporting earlier reports by other researchers that agreement between husbands and wives concerning relative influence in decision making is seldom much higher than 50 percent (Davis, 1971).

Burns and Ortinau (1978) analyzed thirty product decisions and found that the wives surveyed were not identical in their assessments of the sharing of decision responsibility along the various decision dimensions. The two groups identified by the cluster analysis differed in decisions regarding the purchase of stereos, automobiles and televisions. The results of this study may at least represent individual differences in wives' perceptions of relative influence in purchase decision making. It was also suggested that the differences in spouses' perceptions are due to the ignorance of each spouse of the other's strategies in the decision making process. The interactions between the spouses during the process, as well as the mutual influence transaction process, may contribute to the discrepancies. In addition, it was reported that there is more agreement among contemporary couples (Brinberg and Schwenk, 1985).

For some couples, there appeared to be a generalized stability where each spouse maintained the pattern of agreement and disagreement across sub-decisions and products. Patterns of agreement were seen to be related to the number of years the couples were married (Brinberg and Schwenk, 1985) and their sex role orientation. Overestimation and underestimation by wives were found to be affected by the resource contribution by the wives. The larger the contribution of the wives to the family, the more likely it was that the wives overestimated their relative influence, and vice versa. From these findings it can be inferred that the perceptual differences are not random variables and must be taken into account explicitly (Burns and Hopper, 1986).

In a study of Malaysian families, there were several disagreements with regards to relative influence. The wives were reported to have more influence in the purchase of several product and services relative to the perceptions of their husbands (Samsinar, 1994; Samsinar et al, 2003) (Refer Figure 3). On the other hand,

Singaporean husband-wife dyads revealed a high degree of agreements. Possible explanations of these differences include differing subjective realities and purchase goals (Xia et al. 2006).

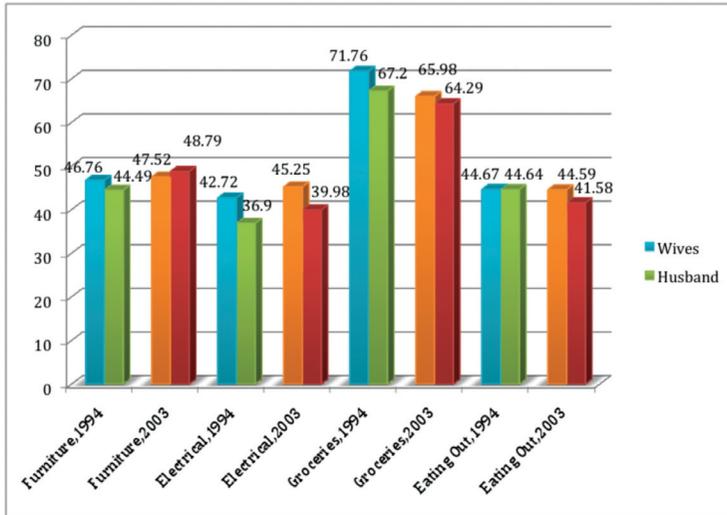


Figure 3 Relative influence of Husbands and Wives (1994) and (2003)

Several factors are cited as affecting the influence perception. These factors include memory, inferential ability, perceptual bias, reporting bias and measure specificity (Corfman, 1991). Individuals may not remember accurately past decision making processes. Furthermore, different individuals have different recall abilities, resulting in response bias. Sometimes they are less willing to acknowledge the amount of influence they have in decisions made in the family. They may also give socially desirable answers. Lastly, more specific measures have been shown, in the past, to increase consensus between spouses.

CONFLICT IN FAMILY PURCHASE DECISION MAKING

Conflict in family purchase decision making varies across product classes. Disagreement is highest in high involvement products, and most common in relation to how much to buy (Belch et al., 1980). Conflict in family purchase is due to dissimilar preferences between different family members. Problem solving is the most common strategy to resolve conflict. Other popular strategies to resolve conflict include discussions and gathering information and family coalition. Chenting et al. (2003) suggested 12 strategies to resolve conflict by combining those forwarded by Spiro (1983) and Nelson (1988). Of these 12 strategies, 6 (talking loudly, clamming up, looking unhappy, became angry, authority, forming a coalition) were considered coercive (Refer Figure 4).



Figure 4 Strategies to Resolve Conflict in Family Purchase Decision Making

Source: Chenting et al. (2003)

Many studies on family purchase decision making have found couples minimising / avoiding conflict to prevent any disagreements between husbands and wives. These strategies include giving one person control over money matters, cooperating with children's requests, and withholding some undesirable information from other family members. Most families adopt familistic orientations where families make decisions collectively. It was also suggested that conflict is an elusive concept for researchers as couples adjust their preferences to minimize conflict. Thus, it was suggested that conflict in family decision making should be studied by having all family members involved as participants of the research (Commuri and Gentry, 2000; Lee and Collins, 2000; Hamilton and Catterall, 2008).

Malaysian wives reported a higher degree of conflict in the purchase of cars relative to the purchase of furniture. Approximately half of the respondents in a study stated that the degree of conflict was 60% in the purchase of cars whereas the degree of conflict for the purchase of furniture was 40%. Expert strategies were the conflict resolution mode most frequently employed while politics, problem solving, bargaining, legitimate and emotional strategies were used less frequently. Expert strategies were used more often in the purchase of cars relatively to purchase of furniture. Emotional strategies were the least popular conflict resolution strategy used by the families (Samsinar and Nor Azlina, 1995). Among Indians, it was found that the propensity of husbands to use coercive strategies increased with product involvement, however, this is not the case with the wives. The complexity of the decision did not have any bearing on the type of influence strategy used by the wives. This may be due to the fact that these wives are not really involved in purchasing high involvement products. (Dawra and Katyal, 2008).

FACTORS DETERMINING FAMILY PURCHASE DECISION MAKING IN MALAYSIA

There are many psychological and sociological factors that influence decision making in the family. These factors include products being purchased, stage of the decision making process, characteristics of families and spouses, employment of wives, resources of spouses, and perceptions of marital role. Cross culturally, factors such as the level of economic development and the level of societal development also influence the determination of decision making roles (Blood and Wolfe, 1960; Safilios-Rothchild, 1969; Davis and Rigaux, 1974; Green and Cunningham, 1980; Green, et al., 1983; Qualls, 1987; Samsinar, 1994; Martinez and Polo, 1999; Webster, 2000; Cotte and Wood, 2004; Samsinar et al., 2004; Commuri and Gentry, 2005, Xia et al; 2006).

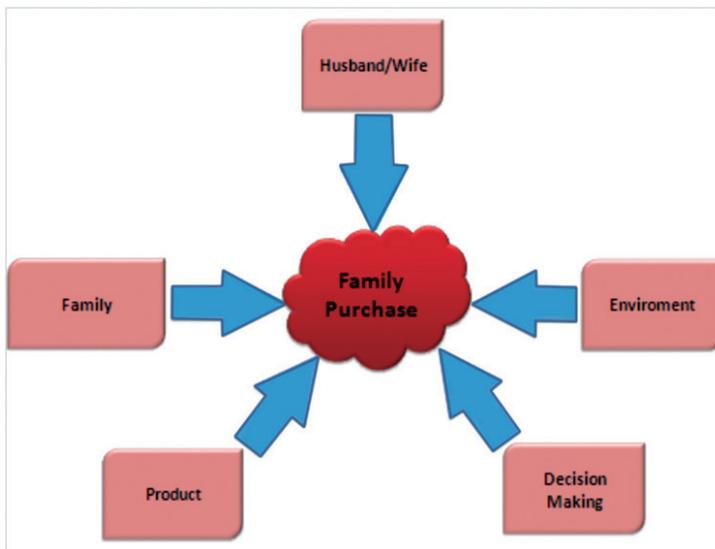


Figure 5 Factors Determining Role Structure in Family Purchase Decision Making

Societal Development and Modernization Process

International marketers are interested to study the various structures and roles in family decision making across the world as the information will enhance their knowledge about the countries, and these findings can be compared with other countries in the same region or previous studies which were predominantly conducted in the United States. As families are sensitive to societal changes brought about by the general economic developments in the nations, marketers need to study what aspects of the family decision making process are actually directly or indirectly affected by these changes. Also, as these changes also permeates into other aspects of their lives, it is important to find out how changes in society, brought about by development and modernization really affect them. It is common for researchers to study the structure of families in changing societal environments. What is also of concern to marketers is how these changes affect their thinking processes. Industrialization in different cultures has been extensive, and very little can be done to inhibit the impact of the industrialization process on relationships within the family. There are many changes in perceptions and roles within the family due to industrialization-caused social changes. More education and working opportunities are available to women, creating a different perception of the role of women and children in the family, and the role of husbands as the head of the family. In non-western settings, cultural factors do affect decision making in the family. It was also apparent that a wife's power in the family increases when the wife is employed outside of the house, a situation that is brought about by societal development of the country.

Goldscheider (1971) defined modernization as a process that involves personal and cultural changes in values, norms, and ideals. Inkeles and Smith (1974) defined modernization as a process of change in ways of perceiving, expressing, and valuing. Modernity is

viewed as a kind of mentality and not a political or economic system. It is not a single trait but rather is manifested in several dimensions. Some of these dimensions are openness to experience new things, readiness for social change, information, and educational and occupational aspirations. Modernization is found to be closely linked to attitudes towards religion, kinship and family and social stratification. A modern family is defined as a family that is willing to experience new things and is open to social changes. The more modern families are, the less resistant they are to accepting changes and new ideas brought about by modernism.

A study conducted in Iran showed that modernization has created a number of social issues in Iranian society. For example, the wife is now allowed to work without the husband's consent, and several new laws have been established to meet the needs of the changing society. The wife's employment outside the home, which is usually motivated by economic factors, leads to reduction in household duties and caring for the children. However, according to Nassehi-Behman (1985), a change in the family role does not necessarily lead to conflict within the family. The rights of family members are so firmly rooted in religion that one may not question or challenge it. In fact, the new generation husband-wife-child triad has horizontal dimensions, even though the supremacy of the male figure is still obvious. In conclusion, on the whole, modernization in Iran has affected the family and created some tension in society. While traditional values and customs are still strongly held by the people, the new generation aspires to a modified way of life.

Similar conclusions were derived from a study on social change and the family in Kuwait. Al-Thakeb (1985) concluded that modernization has affected the upper and middle class, the educated, and the young. There remains, however, substantial resistance to certain aspects of modernization because the Muslims in Kuwait will

only accept ideologies that are consistent with Islamic teachings. According to Al-Thakeb, it can be predicted that even though certain changes in family patterns are expected, Kuwaiti families will remain attached to Islamic teachings. In Turkey, Vergin (1985) found families retaining their patriarchal nature with authoritative husbands. Again, education and paid employment for the wives are two major factors in the redistribution of status and roles in the family. From these studies in Middle Eastern countries, it may be seen that religious orientation is a relatively strong determinant of the families' behavior. However, as these studies were conducted in the 1980s, it would be interesting to find out whether or not the situations still hold true at the present time.

Cunningham and Green (1974) felt that changes in the economic environment have led to changes in the roles of husbands and wives in the United States. The roles of husbands and wives seem to have merged, and consequently, joint decision making in the family has become more prevalent. In their study comparing the purchasing roles in the United States in 1955 and 1973 they found significant differences in the decision making process in purchases of food and groceries, life insurance, automobiles, vacations, and housing. In 1973, food purchases were even more wife dominated relative to 1955. Moreover, decisions on life insurance became more concentrated with the husband from 1955 to 1973. Relatively, more joint decisions in the purchase of automobile were made in 1973. In terms of housing and vacations, there was a sharp increase in joint decision making, from 58% to 77% for vacations and from 70% to 84% for housing decisions. The authors therefore concluded that even though changes in the environment brought changes in decision making roles, these changes cannot be generalized to all products.

In some countries, India for example, societal development of the country also affects the residence setting of the family. With societal development, joint family residences are decreasing in number. Fewer joint families lead to the wives having more power in the absence of the husband's family in the same household. Also, the wife's paid employment proved to increase her power in the family, which is consistent with the resource theory (Cocklin, 1988).

In matters related to modernization, Anderson (1991) reported that Singapore's government attempted to manage modernization transition by adopting a technique called "modernization by design." This approach sees the family unit as blending modern as well as traditional values in the development of the younger family members. Improving material living standards is the responsibility of the family units, who, at the same time, are also accountable for preserving traditional values within the family. A related study by Vigmesha and Minai (1988) revealed that Indian and Chinese families in Singapore adhere to the basic core socialization values such as discipline/obedience, honesty/integrity, and compassion more than do Malay and Eurasian families. On the other hand, Muslims and Christians placed greater emphasis on religion.

It is also believed that Hinduism acts in a very powerful way to inhibit social change. Traditionally, Hindus are very resistant to secularization and social changes needed for economic growth. Sovani (1964) believes that the problem lies in the social structure and the mores of society. According to Sovani, the resulting social structure maintains a rigid stability that stifles qualitative change in a society's behavior patterns, institutions, and values necessary for economic development. Stapes-Roe and Cochrane (1989, p. 143) said that the "members of traditional families may expect to give obedience and respect to those above them in the hierarchy;

since the family is the primary support system, they may expect to give support when needed to family members particularly siblings and parents; and since it is the essential economic and social unit, they also expect to consider its welfare above their own.” Nassehi-Behnam (1985), however, described traditional families as patrilineal patriarchies based on male supremacy. These families believe that unity and cohesiveness of the domestic group are important attributes that should be valued by the family.

Stapes-Roe and Cochrane (1989) studied Indian and Pakistani families living in Britain, as well as British families, comparing the different generations in terms of their level of traditionalism. Comparing the different ethnic groups, the Sikh (from Northern India) were the most traditional, and the British the least traditional. Parents were found to be more traditional than the children; however, the difference between parents and the children was not significant for the British families.

One of the more important areas for research in family decision making is the examination of the relationship between major social, economic, and demographic trends (Moore-Shay and Wilkie, 1988). It is anticipated that modernization changes some cultural norms, creates more opportunities for women to work outside the house, delays marriages, and shifts societal standards (Qualls, 1987). These trends would consequently lead to some adjustments in the family in terms of the relative influence of the husbands and the wives in family decision making. Moreover, the changes also alter the composition and decision role structure of the family.

Industrialization and modernization have different impacts on different cultures. In general, previous studies have shown that in Middle Eastern countries where Islam is the dominant religion, modernization has been adopted selectively. Only those aspects of modernization that are consistent with Islamic teachings are

embraced in these countries. For example, in Iran, a study of culture, urbanization, and the family revealed that, although urbanization is enjoyed and appreciated by the society, Islamic teachings are still the basic guidelines in determining role structure in the family (Vergin, 1985). On the other hand, in India, industrialization has led to many changes consistent with the resource theory (Conklin, 1988). When the wife is employed outside the home and contributes an income comparable to the husband's, new role structures emerge within the family that usually involve the wife having more power and influence over the family's major economic decision making.

Harcar et al. (2003) conducted a multi-national study (USA, Canada, Guatemala, Vietnam and Turkey) involving the different stages of the decision making process, i.e. what to buy, when to buy, where to buy, and how much to pay, across several product categories (groceries, automobiles, vacation, savings, appliances, and furniture). Their findings revealed that there are general similarities among the five countries. Joint decisions were the most common structure, except for food and automobiles, which were dominated by the wives and husbands respectively. They concluded that there is a high degree of cross-cultural similarity in roles played by husbands and wives in family decision making across the different countries. Their findings did not support earlier findings that families in developed countries generally exhibit more joint decision making, whereas less-developed countries manifested the dominance of the husbands (Yavas et al, 1994). In Singapore, the differences in husbands and wives marital values are associated with their differences in perceived influence in the purchase decision making process, and the level of egalitarianism is associated with education and income (Xia et al., 2006).

Studies have been conducted on how working wives modify their shopping behaviour to reduce the time taken for food shopping, food

preparation and consumption (Darian and Cohen, 1995; Brown and McNally, 1995). Although women may still assume responsibility for food preparation, many aspects of food shopping may have changed as women learn to cope with the increasing demands on their time. Working wives in Malaysia emphasize more on convenience, while housewives are more concerned with quality (Samsinar et al (2001). They delegate their shopping activities to others or solicit help from other members of their family, especially their husbands. In general, working wives purchase more time-saving goods and services (such as eating out) than others. In another study, Samsinar et al. (2001) found that outside employment contributes to time pressure as the women juggle their time to fulfill both career and household responsibilities. Working wives have significantly greater role overload and are hence more concerned about time when shopping, relative to non-working wives. The study failed to support the notion that working women are less concerned about food quality. On the contrary, working women are more concerned about quality than their non-working counterparts.

Values change as a result of modernization, which in turn, change consumer behaviour. Modernization has also transformed the roles of husbands and wives in purchase decisions. Some of the roles would persist and withstand the strain of modernization. Modernization is also stated to be influenced by the nation's culture, and that the resulting modernity may take on the characteristics of the indigenous culture.

Culture

Researchers have used specific criteria to define and measure culture. Culture has been defined using the economic and societal development of countries (Green, et al., 1983), geographic areas (Ronen and Kraut, 1977), and characteristics such as language and

religion (Hirschman, 1981). Cultures are usually assumed to be unique to specific countries, and thus differences across countries are assumed to be cross-cultural. There are however, certain aspects of culture that can be considered universal. Therefore, researchers attempting to use 'unique' attributes to define cultures are likely to end up with homogenous clusters (Moschis, 1987). Douglas (1979), defining culture by the language spoken, found significant differences in family roles and buying behaviour across families in several countries. Imperia, O'Guinn, and MacAdams (1985) stated that the influence of culture on family purchasing remains a largely unexplored area of buyer behaviour.

According to researchers, the impact of socioeconomic factors may be negated by the norms or cultural values prevalent in a society. Religion, an important cultural aspect in any society, has an impact on the role structure in a family's decision making process. Women of some religions, such as Islam, for example, perceive their husbands to be the head of the family and thus the decision maker in all important purchasing issues. Traditionally, these women will only be passively involved in the decision making process. On the other hand, Christianity, Buddhism, and Hinduism, as religions, do not specifically emphasize male dominance in the family. Numerous cross-cultural studies have been conducted comparing different nationalities. Kandel and Lesser (1972) studied American and Danish families, and Imperia et al. (1985) studied Mexican American and Anglo wives. Several previous studies have shown that language spoken is an important influence in family decision making. Douglas (1979) found significant variations in husbands' relative involvement between French speaking and English speaking couples. Samsinar (1994) found social class to be a significant influence in the purchase of groceries and eating out. Wives in the higher and lower social classes were found to have more influence

in making decisions regarding purchase of groceries, whereas, in eating out, wives in higher social class had more influence.

Culture is generally accepted by marketing theorists as one of the basic underlying forces shaping consumer behavior (Howard and Sheth, 1969). It is commonly assumed that the widely held beliefs of consumers will affect product choice in a broad category of products. A number of studies on household decision making and task involvement have been conducted in countries outside the United States. These studies have provided research on single countries and have also made cross-cultural comparisons (Douglas, 1976). Henry (1976) analyzed the influence of four dimensions of culture on the purchase of automobiles. These dimensions were called 1) a person's relation to nature, 2) time, 3) personal activity, and 4) a person's relation to others. The dimensions were found to be correlated with particular automobile categories specified in the study, thus supporting the general notion that culture is a basic determinant of consumer behavior.

Rodman (1972) developed a theory that categorized family decision making in a cross cultural context. The basis of categorization was the distribution of marital power in each society. Rodman developed four types of societies; i) patriarchy ii) modified patriarchy, iii) transitional egalitarianism, and iv) egalitarianism. Since the resource theory was found to be applicable only in modernized societies (characterized by egalitarianism, flexibility in the distribution of marital power, and the importance of education, occupation, and income in defining a person's status), Rodman attempted to test the resource theory and cultural perspectives. He proposed that "the balance of marital power is influenced by the interaction of the resources of the husband and wife, and the cultural or sub-cultural expectations about the distribution of marital power" (1972, p.60).

Hempel (1974) used an index of dominance to measure the relative influence of each spouse in buying a house. Samples were taken from families living in Connecticut and England. He found a general, high degree of cross-cultural similarity. However, for English couples, the initiator role tended to be shared by the spouses, while in Connecticut, the decisions tended to be husband dominated. In most instances, the differences between the roles perceived by husbands and wives within the same cultural setting were greater than the differences between cultures, for either sex. The extent of husband-wife agreement is related to family size, stage in the life cycle, and attitudes towards previous residences. Hempel summed up the findings by concluding that the wives usually dominated in social expressive roles and the husbands in financial and instrumental roles.

Douglas (1976) conducted a study of the grocery and women's clothing purchase behavior of working and non-working wives in the United States and France. In contrast to the earlier findings by Hempel (1974), the findings from Douglas's study revealed that differences between national samples are more significant than differences between working and non-working wives, and these differences were largely due to the retail environment. Furthermore, the differences vary according to products. In 1979, Douglas conducted an exploratory study involving five countries: the United States, the United Kingdom, Belgium, Canada, and France. These countries can be divided into French and English speaking countries. Douglas found substantial similarities in terms of husband-wife involvement in seventeen activities; however, differences in relative involvement were often divided by language group. In all five nations, the degree of the husband's involvement was found to be activity specific as well as affected by socioeconomic variables.

Green and Cunningham's (1980) comparison of purchasing roles

in the United States and Venezuela showed significant differences in husband dominance for seven of the nine goods and services studied. The U.S. families were characterized by high levels of joint decision making, whereas in Venezuela, families were more husband dominated. Imperia, et al. (1985) examined Mexican-American and Anglo wives' perceptions of the manner in which their families made purchasing decisions involving major durable goods. Again it was revealed that Mexican-American families tend to be more husband dominated than Anglo families where the purchase of major durable goods is concerned. In a similar study, Webster (1989) studied cultural influences and resource contribution in relation to the purchase of homes, appliances, automobiles, and general merchandising. Her study focused on whether or not subculture members who assimilate dominant cultural values will also assimilate the dominant culture's role structure in family purchasing behavior. Using the language spoken at home as a measure of the effect of subculture, Webster found that in Spanish speaking/high Spanish identification couples, there is less joint decision making; i.e. the husbands are dominant.

Green et al.'s (1981) study of U.S. and Dutch wives showed significant cultural differences between the wives. U.S. wives were more autonomous relative to their Dutch counterparts. Roles were highly structured by gender in the Dutch sample compared to the U.S. sample. However, the number of joint decisions was greater in the Dutch sample. Consistent with the findings of Douglas (1976) and Cunningham and Green (1979), it was also noted that employment status of the wife does not appear to be the mediating factor influencing the determination of role structure in the decision making process in the U.S. and Dutch samples. In another cross cultural study, Kandel and Lesser (1972) investigated the distribution of power in marital decision making. Results showed

a great deal of joint decision making in both American and urban Danish families; however, a closer examination of the findings revealed that the theory of resources (Blood and Wolfe, 1960) was not fully supported, as the occupation of the husband was shown to have a curvilinear relationship with the husband's power. As an alternative explanation, it was suggested that the wives' contacts outside the home increased their decision making skills within the home.

From a wider, more comprehensive perspective, a study of cross-cultural family decision making was conducted by Green, et al. (1983). Five nations (Venezuela, the United States, France, Holland, and Gabon) were involved in this study. The theory of resources proposed by Blood and Wolfe (1960) was again investigated along with the new typology of society's theory. The authors also examined four different types of societies based on differences in the applicability of the theory of resources, namely patriarchy, modified patriarchy, transitional equalitarianism, and equalitarianism (Rodman, 1972). The findings of this study revealed that the husbands in less developed countries make significantly more decisions than husbands in developed nations. Certain product categories were universally male or female stereotyped. The schema developed by Rodman in 1972 was supported, and the authors were able to place the countries involved into the different categories. Gabon was categorized in the Patriarchy stage, Venezuela in the Modified Patriarchy stage, and the United States, France, and Holland in the Transitional Equalitarianism stage.

Relatively few studies in family decision making have been conducted in Asian countries. One reason for this omission is the relatively low interest due to the perceived economic unimportance of the countries involved. One study involving 47 single career and 54 dual career families was conducted in India by Shukla (1987).

He reported that in single career families, husbands had more power than wives. On the other hand, the wives in dual career families have more power than the wives in single career families, even though the difference was not significant. In general, studies in developing countries tend to support the relationship between the wife's employment outside the home and increased role in family decision making. Webster (1992) unobtrusively observed husbands and wives shopping for small appliances, furniture, and clothing in five different states in India. Observations were summarized into the initiation-response categorization used by Atkin (1978). Findings revealed no apparent difference between the three ethnic groups (Sikh, Hindu, and Muslim). Also, no obvious variations were noted when the sample was compared according to state or by urban and rural setting. However a significant relationship was revealed between the interaction of spouses during purchase decisions and product category. A significant relationship was also found between interaction and social class, and between spouse conflict and social class. Another interesting finding was that while in the lower social class the husband was dominant; in the middle class, dominance shifted to the wives. For couples in the higher social class, the husbands and wives were found to be equally influential.

Samsinar (1994) found that the effect of culture (as measured by racial groups) was only evident in the purchase of groceries. Chinese wives were found to be most influential as compared to the Malay and Indian wives. Na et al. (2003) conducted a study investigating the impact of economic stress on Korean families. The findings of the study showed that economic shock leads to an increase in financial risk and has a consequential effect on family purchase decisions. There are significantly more joint decision making for low involvement products, and very little change in the syncratic behaviour in high involvement products. The impact was

felt more by the lower income group as they made more syncretic decisions. The higher income group, however, does accommodate its style to suit the changing environment.

The results of cross cultural studies discussed in this section generally showed mixed findings. It is noted that there are similarities between family decision making in the United States and some of the European countries researched. On the other hand, studies in Latin America showed strong patriarchal influence. These mixed findings may be due to factors such as gender-role stereotype, stage of societal development, spousal resources, marital experience, and family social/economic status (Sullivan and O'Connor, 1988).

Sex Role Orientation

Sex role orientation is made up of norms that reinforce gender inequalities between the male and the female, specifically the husband and the wife (Qualls, 1987). These values are inculcated in young individuals in their socialization process. The norms and specific behaviour of each spouse are brought into marriages and are reflected in many ways, one of which is the family buying process. Since sex role norms dictate the appropriate behaviour patterns and roles to be played by each spouse, it affects equality or inequality of power between the spouses (Scanzoni, 1982; Scanzoni and Fox, 1980). For example, attitudes towards the wife's career and the sharing of responsibilities in the household influence the determination of roles in family financial management (Schaninger, Buss and Grover, 1982). Conflicts may arise if the ideologies of the husband and the wife do not match. Among the variables that are thought to affect sex role orientation are individual attitude and life style norms (Buss and Schaninger, 1983).



Sex role norms may be thought of as being on an array along the continuum from traditional to modern. A traditional view reflects distinct roles for the male and female. A modern or non traditional sex role ideology is based on equal distribution of power between the husband and wife. Sex role norm is an important factor in family decision making, especially in the context of the wife's involvement in the decision making process.

Sex role orientation and task allocation within a family are changing; therefore traditional generalizations about family decision making may be obsolete. Non-traditional husbands are playing a greater role in the purchase of products which are traditionally wife dominated (Schaninger, Buss and Grover, 1982), and wives are playing a more active role in traditional husband dominated purchases such as durable goods and financial management (Green and Cunningham, 1975).

Several studies reported diminishing role distinctions between men and women, resulting in more complex and vague roles. According to Green and Cunningham (1975), more women are performing traditionally male dominated tasks and vice versa, and with increased autonomy, the wife is able to have more influence in decisions within the family. One of those areas affected by the

diminishing sex role distinction is the consumption aspect of family decision making. In Green and Cunningham's study, a sample of married women was divided into groups considered conservative, moderate, and liberal. The findings showed that husbands of liberal wives make relatively fewer decisions compared to the husbands of moderate and conservative wives. Decisions related to groceries were found to be wife dominated in the three groups, and decisions related to life insurance were husband dominated. Decisions regarding the purchase of furniture were reported to be made jointly.

Qualls (1987, p. 265) stated that "Gender role preferences are indicative of culturally determined attitudes (traditionalism / modernity) toward the role of wife/ husband and mother/father in the household. Sex role preferences reflect the societal standards by which family members determine the reward and costs associated with their behavioral actions. It is the perceptions of these sex roles that affect the decision making process and household decision behavior." It is assumed that in a family, many decisions are divided among the husbands and the wives based on socially accepted roles. Therefore, traditionally, products have been labeled as either "male dominated" or "female dominated." It was found, however, that role differentiation between men and women is diminishing due to the changes in the environment, and that younger, more educated couples have more modern sex role norms.

Sex role orientation involves those values and norms that are related to the duties and responsibilities of each sex. According to Buss and Schaninger (1983), the behavior of each spouse within the family is affected by attitude norms and preferences that each spouse brings into the family. These norms are, in turn, shaped by factors such as individual attitudes, the attitudes of each spouse's parents and environmental factors.

Qualls (1984) reported that in purchasing a house modern families made seven of eight housing sub-decisions jointly. In a study involving single and dual income families, Sexton and Perlman (1989) reported that dual income wives perceived themselves as less feminine than the single income wives, even though their perceptions of masculinity were not significantly different. The authors suggested that these results were indications that at the very least, career-minded women in the sample perceived themselves as having attributes traditionally regarded as masculine. In further analysis, the authors reported that even though the wives are different in terms of their traditional orientation, they did not show significant differences in terms of power structure within the family. This suggests that even though the couples are different in terms of their marital structure, their ideology of marital power is similar.

Younger, more educated couples and couples with higher social class standing have modern sex role norms (Davis, 1976; Filiatrault and Ritchie, 1980). Scanzoni (1977) suggested that couples with modern sex role orientations will make more joint decisions relative to couples with more traditional sex role orientations, who will be more likely to have one spouse dominate the decision making process. Traditional sex roles are rigid and tend to make decision making in the family less complicated; i.e., the expected roles and responsibilities of each spouse are quite clear. With modern sex roles, the expected behavior of each spouse is less predictable due to the flexibilities and autonomy associated with each role, complicating the decision making process .

Interestingly, decisions related to the purchase of major appliances, automobiles, and vacations were reported to be related to the attitudes of the wives. In each of these categories, the husbands with liberal wives made fewer decisions relative to the

husbands in the other categories. The authors concluded that the relationship between purchasing behavior and sex role orientation is product specific, and that the influence of the husband is declining. Several other studies confirmed the body of knowledge in sex role orientation by supporting the fact that more decisions are made using an egalitarian approach with the husbands and the wives sharing decision making tasks (Delener and Bilenas, 1991).

According to Samsinar (1996) the structure in family decision making can be explained by the sex role orientation concept. Traditional sex roles tend to emphasize rigid demarcation of the roles played by husbands and wives based on gender. Thus, the husbands for example, are expected to take care of decisions regarding investment matters and the wives to take care of groceries. Sex role orientation, according to her, varies with education level, occupation and household income. There were differences between the wives who had primary school versus secondary level and diploma level education. Those wives with higher levels of education were more modern in their sex role orientation. The entrepreneurs and those in the higher household income group were also more modern in their sex role orientations.

There is a difference of sex role orientation based on ethnic group and education levels in Malaysia. Indians had more modern sex role orientation compared to the Chinese and the Malays. The wives with higher education level have a more modern sex role orientation. Sex role orientation had a fairly strong effect on role structures in family decision in the purchase of furniture and eating out. Traditional wives had more influence in the purchase of groceries. These findings confirmed earlier findings that the influence of sex role orientation is product specific (Samsinar et al. 2004)

Resources of Husbands and Wives

The Resource Theory was first introduced by Blood and Wolfe (1960). According to these authors, the main determinant of who has final decision making authority in the family is best predicted by who controls the most resources. In this respect, resources such as income, education, and occupation are surrogate currencies used for negotiation in a family's decision making. This surrogate currency is used to bargain for the desired goals in decision making (Scanzoni and Polonko, 1980). If the wife works outside of the house, she will contribute to the family income and thus has power to bargain within the family. This theory suggests that power in a family is determined by the ability of each spouse to provide for the fulfilment of the family needs. The way decisions are made within a family structure is a function of how power is distributed within the family. The spouse that has the higher ability would have more power, specifically in making purchase decisions in the family.

Blood and Wolfe (1960) found the power position to be the most important aspect of the family structure. According to them, the partner who contributes the greater amount of resources to the marriage will have power over the other spouse. The presence or absence of children in the family has also been found to have an impact on distribution of power in the family (Filiatrault and Ritchie, 1980). Moreover, according to several authors (e.g. Osmond, 1978), the couple's perceptions are as significant as the actual resource exchange. The kinds of resource exchange are different for different families. In single income families, the husband provides the necessary financial resources, and the wife would provide homemaking functions. In dual income couples, both spouses bring financial resources into the marriage.

According to Rodman (1972), however, there are other social factors that contribute to the determination of power within the

family. Rodman argued that in the higher social classes, the male head of the family is exposed to Western and modern norms of family decision making thus he may be willing to grant his wife more authority in decision making. He is also more open-minded, allowing his wife to have more influence in the decision making process. Rodman concluded that cultural norms have an interactive effect and that resource theory may be more applicable in a patriarchal society than in an egalitarian society.

In traditional families, the husbands have the responsibility to earn the money and the wife would take care of housekeeping and child care (Ferber, 1973). This leads to a big power difference between the husband and wife in the decision making process, consequently resulting in very authoritative decisions made mostly by the husbands, as the head of the family.

The scenario has changed as nowadays more wives are earning an income for the family by working outside. They have more influence in the decisions made for the family, and are more involved in decisions which have been traditionally husband-dominated and vice versa. However, conflict may arise as both spouses may have different individual desires. Also, since both husbands and wives work full time, a lot of power has been given to the children, reducing the power distance gap between the parents and the children.

When authority norms are egalitarian in nature, resources and power are less related to the family's power structure (Kingsbury and Scanzoni, 1989). Consistently, Sexton and Perlman (1989) found dual income couples to share marital power more equitably due to equalities in their resources. Shukla (1987) found that in India, the role structure in family decision making can be explained by the resource theory. India can be classified as a patriarchal society

where men by virtue of being the head of the family, have more power and authority.

The level of combined household income was not a significant determinant of the financial officer in financial decision making areas. However, proportional income contribution to the household was relevant. Wives had lesser influence if she did not work outside of the house. The bigger the difference between spousal resources, the more influence the wives had, and if the wives work outside the homes, the comparative resource contribution theory may supersede the effect of sex role orientation (McConoco and Tully, 1993; Lee and Beatty, 2002; Samsinar et al., 2003). There are, however, researchers who do not support resource theory propositions (Tichenor, 1999; Commuri and Gentry, 2005).

Figure 6 depicts a framework of family purchase decision making incorporating the variables discussed previously.

Family Purchase Decision Making: Current Issues and Future Challenges

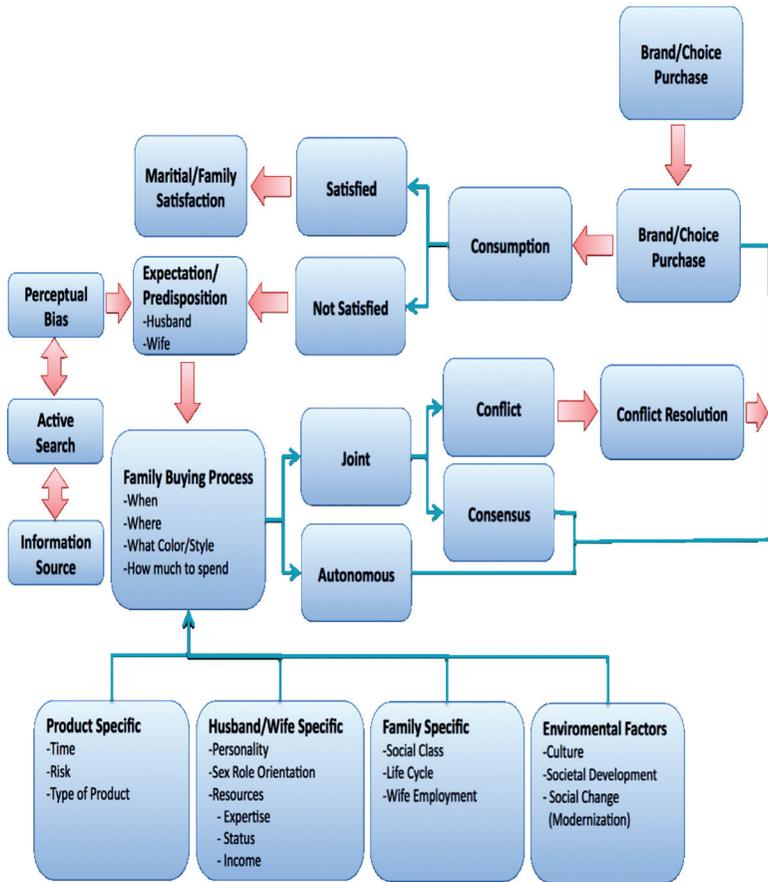


Figure 6 A Framework of Family Purchase Decision Making

Role of Children in Family Purchase Decision Making

Marketers and researchers have previously ignored children as consumers as they are perceived not to have disposable income (Ward, 1974). They have since realised that children have become an important market segment as they now have relatively more

significant spending power compared to previously. Children are considered a primary market as they are actually making purchases and they also influence their parents' purchase behaviour. Children are also considered as the future adult market. Children are no longer passive contributors to family purchase decision making. Their relative influence in purchase decision making has increased relative to the other family members. This is an outcome of the children's consumer socialization process. However, this perception varies across cultures. There are several factors that determine children's influence in family decision making. These factors are product type, decision stage, and child's age (Shergill and Zhao, 2009).

a. Product type

Product type has been found to be the strongest determinant of influence by children in family purchases. Children were found to be exerting the greatest influence in products of which they are the primary users, and have high product involvement, and the least influence when the product involved is for the use of other family members. This situation is especially so when the product involves low financial costs. Some of the products where children have high influence in the purchase decision include breakfast cereals, snacks, toys and games and school supplies (Wilson and Woods, 2004; Shohan and Dalakas, 2006).

b. Decision stage

Children's influence were greater in the initial stage, i.e. problem recognition of the decision making process, and is lower towards the final decision, especially in major household purchases. This is due to the fact that the later stages of the decision making process involves financial issues. Holdert and Antonides (1997)

found, however, that children do have a lot of influence in the later stages of the decision making process, i.e. evaluation, choice and the purchase decision. Children's influence is high in expressive sub-decisions and low in sub-decisions related to financial decisions and information gathering (Wilson and Wood, 2004).

c. Child's characteristics

Older children have greater influence in family purchase decision making. Adolescents in one-parent families participate in more family purchase decisions. Family type also affects the other socialization factors such as relationship between parents and children, parental nurturance, and children household responsibilities.



Parents from different cultural background have different perceptions of their children's influence in the decision making process. In their study of cultural assimilation of Chinese families in New Zealand, Shergill and Zhao (2009) found that the Chinese immigrant parents in New Zealand are more willing to give increased power and rights to their children.

Children are perceived to over estimate their own influence in the decision making process, and age is a significant factor in their power to influence or be influenced by their parents. In a study

using the qualitative method, it was found that both parents and their children agree and are aware of the influence of the children and the effectiveness of ‘pester power’ in fulfilling the children’s wishes. The situation is easier for the children when the products involved are for their own consumption and when parents are easier to persuade (Wilson and Wood, 2004). Children are found to have less influence in decision making regarding more expensive items and those used by the whole family. However, Thomson et al. (2007) found that children are also actively involved in high involvement purchases in the family.

CHILDREN SOCIALIZATION PROCESS – PURCHASERS IN TRAINING

Consumer socialization model has always been used to explain how young consumers learn and acquire consumer roles. During their process of development, children learn ways of thinking and behaving. This is done by acquisition of new knowledge and skills from their family, especially their parents, in the socialization process. When the children are older, there are many more agents of socialization, such as schools and their friends. Nonetheless, families remain one of the earliest and most effective socialization agents for the children. Family interpersonal communication has the greatest influence on child and teen socialization (Moschis, 1987).

Parents play a primary role in the socialization of offsprings (Moschis, 1987) and mothers play a primary role in this intergenerational process. Mothers directly influence children’s decision making process and consumption patterns and act as good role models for them. The parent-child consumption interaction process involves the development of child consumption skills by providing purposive training, and implicitly interacting with

children about consumption. Parents are assumed to influence children's thinking, thus children's purchase patterns echo those of their parents (McNeal, 1992).

A lot of work has been done investigating the influence of children in family purchase decision making (e.g. Caruana and Vassalo, 2003). However few studies have been conducted to study the influence of teenagers in family purchase decisions. The extent of teenagers' influence on family purchase decisions depends on socialization factors, family and teenagers' characteristics, the context of the decision and stage of the decision making process. As home provides a good starting and training ground for teenagers to exert their initial influence, parents would normally allow them to take part in the decision making process. This is especially so when the teenagers have high product involvement with the specific product. Also, as the teenagers grow older, peers become more important to them. This is because their friends are perceived to have more relevant information and they learn the 'expressive' and 'emotional' aspects of consumption from their peers (El-Aoud and Neeley, 2008). Teenager – peer interaction was found to relate significantly and positively to teenager contribution in the initiation, information search stages of the decision making process, and not the decision process. Also, the more a teenager demonstrates interest towards, and pleasure in a product, the more the teenager contributes to the decision process in the stages of initiation, information search and evaluation.

Children's financial resources include allowances, gifts and money given for purchases of special items and extra curricular activities. Children spend very little between the ages of four to five years old. Their spending increases when they reach eight years and double when they reach the age of twelve (Mc Neal and Yeah, 1997). They found that children in China had more influence on

family purchase decisions relative to American children. According to Beatty et al. (1994) children with greater financial resources have more money to spend on themselves and exert greater influence in family purchases. These children are perceived to be more matured and their opinions are included in the decision making process.

Samsinar et al. (2008) studied the relationship between child, parent and parent-child characteristics and suggested that familial characteristics such as consumer practices, decision making styles, financial resources, purchase experience, consumption interaction and communication quality have impact and influences the development of children purchase attitudes, behaviour and decision outcome patterns in Malaysia. They found a generally consistent pattern of relative importance in certain purchasing aspects of the children compared to their parents. Both the children and their parents perceived price and quality as the two most important aspects of purchases. They also perceived brand as less important compared to the product itself.

The use of knowledge and information has been found to facilitate influence by children in family purchase decision making. This facilitation is through the use of knowledge and information to enhance the adoption of influence strategies, which leads to influence behaviour. The sources of information are personal, peers and the Internet. The more information the children have the more influence they have over the purchase. Children justify their purchase requests by highlighting the benefits of the purchases, and in many cases, this was the case in many family purchase decision making. Children also use coalition strategies to influence purchases in the family where they worked together with their siblings to exert influence. They plan, discuss and support each other's suggestions before presenting them to their parents. These coalitions may also involve a parent and are done in an open and relaxed manner(Thomson et al., 2007).

FUTURE CHALLENGES IN FAMILY PURCHASE DECISION MAKING

Demographic Changes

There will be more unconventional structures in families in the future. Couples are delaying marriage and are having fewer children. It is expected that the number of dual income families will increase. As mentioned previously, this trend will bring about modifications and adjustments in family purchase decision making. Including children in the decision making process will help researchers better understand family buying behaviour. They have been shown in past studies to play a significant role in purchases of specific products and in different family structures.

Malaysia's population of 27 million is comprised of 60% below the age of 30. These individuals are in the early stage of marriage or entering the stage soon. Marketers have to take this population into consideration as these individuals would form different types of families. They will comprise mostly dual income families, needing time saving appliances, modern furniture, household durables and small children related goods and services. These products will be bought jointly or autonomously by the young couples. Delay in marriage is one of the strongest demographic trends, which consequently leads to lower number of babies born. Thus, babies and kids related goods and services would be expected to be reduced. However, as parents are expected to have higher disposable income, demand for high quality goods and services for their children is expected.

It is expected that materialism will be an increasing trend. Families will purchase more goods and services. Sales of products and services that compliment urban and modern lifestyles will be on the rise. Roles of family members may be modified or

changed. There is a possibility that more decisions will be made autonomously by each parent.

Societal Development and Changes in the Family Purchase Decision Making Process

Changes in environmental factors will bring about changes in the individual's value system. For example, as women are more educated and hold better positions in society, they are expected to have more power in the purchase decision making process. However, this may not be the case in a developing country such as Malaysia, as the patriarchal orientation is still very strong.

Changes in the environment would also bring about changes in lifestyle. Demand for convenience, recreational and other related services will increase. Families will be living life at a generally faster pace, bringing about demand for convenient products such as prepared and packaged foods which are faster and easier to prepare. Food purchase and preparation would not be the responsibility of the wives, rather it would likely be the responsibility of whichever member of the family who finds it more convenient to play the role. Families would plan recreational activities, and purchase modern household durables as they are more pressed for quality time as a family and have better financial power.

Greater Influence by the Wives

Women have attained higher educational levels over the past few years, and this trend has allowed more women to enter the work force and hold good positions in the private as well as government sectors. They also have better disposable income and financial independence, making them more important as consumers. They are now target markets for obvious products such as fashion and

clothing, and the traditionally male-domain goods such as cars and household durable goods. Working wives have been shown in past research to be more prone to purchase convenient goods and products. They buy these items autonomously and / or play more important roles in purchase decision making. This is consistent with the resource theory which indicates that the more resources each spouse brings to the family, the more power he/she has in the decision making process.

More Families are Becoming Nuclear Families

As a nuclear family, the influence in family purchases would be focused among the husbands, wives and children. Since families are expected to have different structures due to the wives' employment outside the house, and the smaller family size, the distribution of power within the family would be different compared to before. More wives are influencing purchases within the family, and children are expected to be more important in the decision making process. Furthermore, as children and adolescents are using the internet relatively more than their parents, they are good sources of information for purchases, regardless of the product being considered.

As dual income families, the services of live-in maids would become more important. These maids may be another 'member' of the family who would initiate the purchase process, especially with regards to groceries and kitchen appliances.

Changing Sex Role Orientation

Men and women have traditionally different roles which they are expected to play in the family based on their gender. This is expected to change in the future as the roles will be vague. The males would

be involved in the purchase of goods and services that were once the domain of the wives and vice versa. It will be challenging for marketers to study the different roles that the husbands and wives play in the family in the future, especially the extent of role reversals by each spouse. For example, it is quite common to observe husbands doing grocery shopping. Are they willing to stay home and take care of the kids in the future? Would the wives be willing to be the breadwinner of the family?

CONCLUSION

Role structure in family purchase decision making is product specific and varies with culture, societal development and modernization. In a more micro perspective, roles in family purchase decision making is different in different families based on family structure, contribution of resources, and sex role orientation.

Wives can be segmented using working and non-working wives categories. Non-working wives can be assumed to be the **'traditional wives'**, whose major responsibilities involve the conventional role of mothers and homemakers. Depending on the non-monetary resources they bring to the family, they may have some influence in the decision making process, especially on traditionally wife-dominated goods and services such as food and groceries. On the other hand, working wives, especially those contributing heavily to the family income may be termed as **'chief-family officers'** who may run the family in a professional manner similar to business organizations. These wives would want to have control of all aspects of family purchases, especially those that would require major financial investments. She would get information and discuss with the other family members, and may delegate the less expensive and not very important purchase decisions to the children, and probably the live-in maids. These ladies may experience a lot of role-overload

as she is expected to perform other roles as wives and/or mother that cannot be delegated to other members of the family.

The changes in role structure resulting from the increased participation of the wives leads to another concern. As husbands are no more the sole breadwinner in the family, they are less stressed and are able to focus more on the emotional requirements of the families. These husbands can be called the **'nurturing husbands'** whose emotional skills would be enhanced and applied to the family. Traditionally, this role was taken on more by the wives.

Children's role in family purchase decision making is more important in the future. As they grow older, their influence is not only in purchases of product relevant to them, but also for those to be consumed by the whole family. The influence of kids would be more prevalent in urban settings as these kids are more exposed to marketing stimuli, and have more financial resources. These informative, resourceful and influential kids could be termed the **'smart decider'** kids.

Lastly, the family is a very important social unit, and family purchase decision making is a dynamic process. It changes throughout economic and societal development. Marketers and practitioners should be aware of these changes, at the same time bearing in mind that families act according to the norms of their culture.

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BIOGRAPHY

Professor Dr. Samsinar Md. Sidin is a Kampong Baru (Kuala Lumpur) girl. Born in Selangor, she had her early education at St Mary's Primary and St Mary's Secondary Girls' School. She graduated with a Bachelor of Business Administration (BBA) degree from the Western Michigan University, and Master of Business Administration (MBA) and Doctor of Philosophy (PhD) in Business Administration from University of Arkansas, USA. She graduated with honours (Cum Laude) and was the recipient of the Wall Street Journal Award for Best Student in Economics. She also graduated in the top five and was nominated to represent the University of Arkansas for the George Hay Brown Award for excellence in Marketing at graduate level in her MBA program.

Professor Samsinar has been with Universiti Putra Malaysia (UPM) since 1984. Throughout her tenure till today, she has been and still is actively involved in teaching, research and administration. She has extensive teaching experience in Marketing and Management at undergraduate and graduate levels. Some of the courses that she has taught include Consumer Behaviour, Marketing Management, Marketing Strategy, Marketing Theory, Organization and Business Management, Organizational Behaviour, Cross-Culture Management and Strategic Management.

As Head of the Department of Management and Marketing (1998- March 2004), Professor Samsinar was extensively involved in the curriculum development for the BBA program for the university. Her contributions extend beyond UPM, especially her work with other Deans of Business Schools in Malaysia, which looks at future developments as well as quality specifications for BBA programs in Malaysia.

Professor Samsinar was appointed Deputy Dean (Academics and Student Affairs) of the Faculty of Economics and Management in 2004, and Director of the Corporate Planning Division for UPM in January 2007. Her responsibilities include monitoring the strategic planning and performance of the university as well as quality assurance and corporate development. In this position, she is entrusted with developing the image and branding of the university as well as improving the world ranking of UPM. She was Dean of the Graduate School of Management (GSM), UPM from January 2008 to December 2009, where she had the very important and challenging task of steering GSM, as Malaysia's Top Business School (MTBS), to reach greater heights.

Professor Samsinar is an active and productive researcher. She has successfully completed more than twenty (20) research projects to date and is currently leading several research projects. She has written and presented more than one hundred (100) papers in various journals, proceedings, conferences, book chapters and business magazines. These papers were published in the United States of America, United Kingdom, Australia, United Arab Emirates, Hong Kong, Taiwan and Malaysia. She has also supervised more than one hundred (100) projects / case studies at the undergraduate and post-graduate levels.

Professor Samsinar's reputation as a resource person in consumer behaviour is recognized internationally whereby she has been appointed the Track Chair in International Conferences and as a panelist in sessions on consumer behaviour at national and international workshops and conferences. She participates keenly by presenting her research findings at conferences around the world and has also established good networking with other Marketing and Management academicians in Malaysia.

Samsinar Md Sidin

As for her contributions to the Marketing discipline and the society at large, Professor Samsinar has associated herself with the Malaysian Association of Consumer and Family Economics (MACFEA), Institute of Marketing Malaysia (IMM), and Malaysia Qualification Agency (MQA). She served as the Vice-President (2000-2002) and Exco member (2002-2004) of MACFEA and is currently a council member of IMM, and committee member for the Arts and Social Science disciplines for MQA. She was also an Exco member of the Asian Academy of Management, and a member of the Editorial Board for PERTANIKA Social Sciences and the Malaysian Journal of Consumer and Family Economics. She has been engaged as a Trainer by several major organizations in Malaysia and has also shared her knowledge and experience in consulting projects.

Professor Samsinar is a very positive person who is passionate about her work, and believes in striving for excellence. She loves reading and cooking for family and friends during her leisure time and spends quality time traveling with her family. She is married to her best friend, Mohammad Fuad Abdul Samad and has a son, Mohammad Shazani and a daughter, Sabrina.



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May Allah bless all of you



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