

## Impact of FDU on Urban Women in their Purchase Decision Making on Home Durables, an Empirical Study Specific to Kochi

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### Abstract

In this study the family aspects are probed to throw more limelight into the influence of family purchase roles, conflict resolution style in the current family purchase attitude-decision making- purchase behavior with specific relevance to urban Kerala families of Kochi, the fastest growing metro in Kerala, for the entire spectrum of consumer durable products, in view of high standard of living. The family dynamics are well brought out through this Family decision Unit (FDU) study on purchase of durables.

**Keywords:** Consumer behavior; Durables; Family; Purchase role orientation; Consumer attitude; Family buying; Joint decisions; Conflict resolution; Family decision unit

**Abbreviations:** TPB: Theory of Planned Behavior; WWF: Working Wife Family; NWWF: Non- Working Wife Family; FMCG: Fast Moving Consumer Goods; HH: Household; MQL: Marital Quality of Life; FLCs: Family Lifecycle Stage; CRS: Conflict Resolution Style; FICC: Federation of Indian Chamber of Commerce & Industry; FDU: Family Decision Unit; PU: Perceived Usefulness

### Introduction

Family is the most important social institution, a dynamic entity consisting of interrelated positions, roles, role behaviors, role clusters, positional careers and family careers. Family members may have different roles to play in making decisions within the family; they may initiate demand or contribute information, decide on where to buy, which brand and style to buy, how to pay for the products, how to consume any product, what benefit to expect from products, and how to share their roles in maintaining 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 decision-making process, and characteristics of families and spouses [1-3]. The changes in education, the advent of career women, and the growing number of dual-income families have challenged earlier beliefs on their role structure and purchase influence [3]. Woman now seek upward mobility, equality through job to derive status, recognition and power for resolving family conflicts specific to purchase/ consumption of goods. Kerala has been at the vanguard of consumer trends. The family dynamics, specifically the, conflicts and roles within the family govern the consumer's purchase attitude-behavior, which is better understood by studying the role conflict resolution in families because it is the main source of conflict in families [4]. The urbanization, westernization and gender equality for women have had wider impact on family buying. The parents and other family members serve as a channel of information, source of social pressure/comparison, support for one another to create a distinct family lifestyle, interaction pattern and decision making. Most family purchases are observed to be influenced by social comparison and peer pressure. The subjective norms are the family member's overall perception of what relevant persons think he or she should do [5].

### Literature Review

#### Purchase roles in indian family units

Family purchase role orientation is made up of norms that reinforce gender inequalities between male and female, specifically between

husband and wife [6]. Sex role norms dictate the appropriate behavior patterns and roles to be played by each partner. Conflicts may arise if the ideologies of the husband and wife do not match. Sex role norm is an important factor in the family decision-making, especially in the context of the wife's involvement in the decision-making processes. Numerous studies have supported this idea viz., [6]. It is anticipated that modernization/accluturation changes many of the cultural norms, such as sex role norms, creates more opportunities for women to work outside the house, delays in marriages, and shifts societal standards [6,7]. Many factors have been attributed to the increasing incidence of women employment in different societies like in urban Kerala. The explanations vary from economic necessities of families to the psychological needs of women. Traditionally women are expected to work at home and this is considered most essential for the subsistence of the family. With a large number of women taking up jobs, necessitated by economic and psychological factors, the role of women as home maker cum wage earner is being widely accepted in Kerala. This has necessitated structural changes in the family organization. Women's work involvement introduced a source of strain in family's mechanisms of balance. Many studies have dealt with the socio-environmental conditions affecting role re-allocation patterns in dual earner families and with the consequences of various solutions in terms of family structure and family interaction patterns. The role of family is changing now even faster than in the past. Changes in family structure, lifestyle, and family life cycle have caused the family values of community and belonging to be replaced by individualism and autonomy. The strength of the family relationship is affected by a number of factors including communication orientation, family cohesion, structure, and the adaptability of the family unit to major positive and negative occurrences to one or more family members [8]. Consumption behavior is influenced by family relations and MQL. Changes in the economic environment have led to changes in the roles of husbands and wives. The body of knowledge in sex role orientation is supported by the fact that more decisions are made using an

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egalitarian approach with the husbands and the wives sharing decision-making tasks. Younger, more educated couples and couples with higher social class were also found to have modern sex role norms [2,9]. Sex role orientation is found to affect equality or inequality of power between the spouses. Attitudes toward the wife's career and sharing of responsibilities in the household were found to influence the determination of roles in the family's financial management. Webster [3] found that the most important factor for wives in determining role structure for high involvement products is sex role orientation. Past research has shown husbands of working wives more often share household chores since their wives started working outside the home. According to past research findings, traditional sex role orientation of husbands, family-work role incongruence, child care, lack of help available with household chores etc. are some of the factors that contribute to the role overload for working women to produce psychological distress [10]. According to Burke and Weir considerable amount of stress and strain confront couples adopting dual earner marriages due to the reorganization of roles within the marriage, which include dilemmas of workload, identity, role cycling, social network norms and discrepancies between personal and social norms leading to conflicts. High commitment to both career and family was seen to produce conflicts accompanied by stress. Time allocated to career pursuits was evidenced to have potentially negative implications for the marriage relationship. The marital role, plays an important part in consumer decision-making as does the influence of children. The family members can take up purchase process roles and act as gate keepers/initiate/ demand or contribute information on merchandise, decide from where to buy, which brand to buy, how to pay and in what lot size, how to consume, what benefits to expect, and how to share their roles in maintaining the product at home as a common utility. Generally the purchase roles in a family are multifold like the Initiator (putting up Suggestions), Influencer (Persuading), Gate keeper-Information gatherer (secure information on product/services), Decider (decision maker), Buyer/Purchaser (Purchasing actor), User (Family members), maintainer (maintenance repair/upkeep/servicing) and disposer. From research in family decision making, the roles played by family members differ with respect to the type of product/service purchased, the stages in the decision-making process, the characteristics of the families and spouses [1-3]. Multiple roles are played by a family member. Due to acculturation and social changes, variations are evidenced in the role of women in family and society due to their higher education, career, and more women taking up careers leading to dual-income families which have challenged earlier beliefs on the role structure and purchase influence [3]. Higher levels of commitment indicate a highly qualitative marital life and lesser conflicts in family. Shukla found that when wives are employed, they have more power in manage and enjoy more egalitarian relationship in marriage. The comparative study on the role perception and performance of Indian husbands in single and dual earner families found that dual earner wives are conservative in their role perception. In the Kerala culture, male partner is considered the real head of the family (Patrifocal structure) who takes different decisions pertaining to the functioning of the family. Women were traditionally considered inferior to men especially in the matter of decision making. The male dominance in this regard was due to the higher status and social position that men enjoyed in terms of their higher educational levels, income and social skills and cultural. Time pressures and work-related stresses, acting on both types of working wives, but believed by researchers in sociology to produce greater adjustment problems in dual career families [11]. Dual earner women tend to experience role strain as a result of playing most of the homecare roles along with occupational roles. This is a dominant feature absent among the traditional single earner women. Women in

Kerala take up job primarily to meet the economic necessities of their homes and not for the psychological needs of power, esteem, authority and greater freedom or greater female autonomy. Low level occupational commitment of married women is seen to foster the marital interaction. Decision making patterns in a marriage are indicative of its leadership style. Depending on the style of leadership decision making becomes a joint venture or a unilateral process. The decision making process in dual earner families tends to become more democratic as the female spouse enjoys an equal status with the male spouse [8]. Dominance of one spouse over the other happens when the relationship is between two unequal partners. High level of dominance is indicative of poor marital quality. Today, more women are performing traditionally male dominated tasks and vice versa, and with the increased autonomy, the wife is able to have more influence in the decisions within the families. One of those areas affected by the diminishing sex role distinction is in consumption aspects of family decision-making. Sex role orientation is also found to affect equality or inequality of power between the spouses. Attitudes toward the wife's career and sharing of responsibilities in the household were found to influence the determination of roles in the family's financial management. Webster [3] found that the most important factor for wives in determining role structure for high involvement products is sex role orientation. Marital quality is a relevant variable influencing the Purchase attitude and decision making in a family. Working women's marital quality and WFC (Work family conflicts) are influencing the very psyche of women in the dual roles they play at work and in the family. The prevalence of dual earning couple families is rising in the Kerala society, thanks to the highest female literacy level and employment rate. Spouse and wife are tied up not only in economic and legal sense but on social front as well. Sharing of joint lifestyles, recreation, leisure and family outings is not different among dual earning couples and other couples. Greater job stress leads to poor marital interaction with a negative impact on marital quality. The sources of marital conflicts marring the quality of life could be owing to unrealistic marital expectations, role incompetence, external stress and lack of partner similarity. Several conflict resolution behaviors have been researched like rational arguments, resolution, interpersonal reconciliation, appeals, rejection and coercion. In families with higher marital quality and satisfaction, spouses were found to be very conciliatory/supportive with positive problem solving approach and vice versa in troubled marriages [5]. Thus the quality of marital life could also play a leading influence on the purchase attitude-behavior in a family unit, in the Indian context.

### **Conflicts resolution in Indian Family units**

A joint purchase decision represents a situation where both husband and wife make the decision together. Often, couples tend to show different behaviors in joint purchase decisions, which lead to conflict in the family [4]. In a study, 88% of couples were likely to be involved in conflict in joint purchase decisions [12]. Similarly, 69.4% of Indian families consented that conflict existed between them at the time of purchase [13]. When there is conflict in joint purchase decisions, it means that spouses will attempt to resolve it before reaching a final decision [4]. Investigating how spouses resolve conflict in joint purchase decisions provides more insights into how purchase decisions are reached than asking the question of who has more influence in purchase decisions [4,8]. A review of the literature has identified four areas that have been the focus of previous studies in conflict resolution. They include: (1) the typologies of conflict resolution strategies [14]; (2) the frequency in the use of a particular conflict resolution strategy; (3) different combinations of conflict

resolution strategies and (4) how age, length of marriage, income, education, occupation and gender role orientation affect the different combinations of conflict resolution strategies. Although there have been efforts to address the typologies of conflict resolution strategies within the consumer behavior literature, there is no single generally accepted typology of conflict resolution strategies. Spiro [14] classified conflict resolution strategies into six power bases based on personal observation. Bargaining, legitimate influence and emotional influence have emerged in all the studies. Additionally, using Spiro's strategies as a basis for comparison, expert influence bears some resemblance to search for information and reasoning and is also part of persuasion and reason. Reward/referent influence and emotional influence correspond to playing an emotion and positive emotions and subtle manipulation. Impression management, including exaggerating and misrepresenting the other spouse's choice, has emerged in both Spiro [14], Persuasion was the commonly used strategy for resolving conflict compared with problem solving, bargaining and politics [15]. The discrepancy in studies investigating use of conflict resolution strategies might be due to the fact that couples provided socially desirable responses [16]. The previously published works tend to focus on North American consumers, with the exception of India [17]. Several past studies have been made in conflict resolution strategies [17,18], on the frequency in the use of conflict resolution strategies and various factors influencing the combinations of conflict resolution strategies. Several combination of conflict resolution strategies are applied by the spouse and wife like the Assertiveness, Playing on an emotion, bargaining, disengagement and supplication etc., The major conflict resolution strategies have been outlined by Spiro [10], like expert influence, persuasion and reasoning, legitimate influence, authority, bargaining, reward influence, emotional influence-positive/subtle manipulation or negative/punishment, search more information, play on an emotion, withdrawal, Impressiveness, supplication etc [19]. In this study six types of conflict resolution styles (CRS) have been applied to categorize the strategies used by the couples in Keralite families, viz., Aggression, Avoidance, Compromise, Compliance, Reasoning and Emotion w.r.t purchase attitude-decisions for durables.

### Specific objectives of study

1. Understand consumer behavior pattern in urban Family decision Unit (FDU) for durable goods.
2. Understand the purchase process roles of women in family
3. Identify the impact of conflict within the family on Wife's attitude-decision making for purchase of durables.
4. Find any influence of Demo graphics and Socio graphics on the purchase attitude of women
5. Explore any influence of marital quality of wife in the family purchasing decisions of durable products in the family.

### Null hypotheses formulation

H1: There exist significantly higher adoption of aggressive-assertive conflict resolution style (CRS) by wives than their spouse to arrive at joint purchase decision making in the family on consumer durables.

H2: There exist significantly higher adoption of avoidance-disengagement conflict resolution style by wives than their spouse to arrive at joint purchase decision making in the family on consumer durables.

H3: There exist significantly higher adoption of compromise-

bargaining conflict resolution style by wives than their spouse to arrive at joint purchase decision making in the family on consumer durables.

H4: There exist significantly higher adoption of compliance-submission conflict resolution style by wives than their spouse to arrive at joint purchase decision making in the family on consumer durables.

H5: There exist significantly higher adoption of rational problem solving-persuasion conflict resolution style by wives than their spouse to arrive at joint purchase decision making in the family on consumer durables.

H6: There exist significantly higher adoption of emotion-coercion conflict resolution style by wives than their spouse to arrive at joint purchase decision making in the family on consumer durables.

H7: Demographic factors does not have significant influence on wife's attitude- decision making for purchase of white goods for common use of the family.

H8: Social factors does not have significant influence on wife's attitude- decision making for purchase of white goods for common use of the family.

H9: Marital quality does not have significant influence on Wife's attitude-decision making for purchase of white goods for common use of the family.

H10: Conflict resolution style effectiveness within the family does not have significant influence on Wife's attitude-decision making for purchase of white goods for common use of the family.

### Research Methodology

Structured questionnaire adopted for primary data collection from a sample size of 100 housewives from urban Households (HHs) of Kochi metro, in 2012-13 using random sampling. The study investigated the family purchase role structure/conflict resolution styles (CRS) of wives in the decision-making of purchasing consumer durables of two categories, durables for family utility -White goods (like washing machine, refrigerator, Vacuum cleaner/Water purifier, Wet grinder/Mixer Juicer, Liquefied petroleum gas (LPG) Hob, Dish washer, Microwave oven/Induction cooker/Oven grill toaster), and Brown goods-durables for family entertainment (3D/LCD/LED/ Plasma Color TV, Home theatre, Personal computer/Laptop, Air conditioner, 3G mobile phone/I pod, Premium two-wheeler/Luxury Car/Home Gym) for contrast. Kerala being the largest market for durables, and Kochi being the commercial capital, and women are the major consumer target for marketing, has necessitated the study, generally applicable to urban Kerala. The research instrument used is the structured questionnaire addressed on family unit and specific to women with White goods and brown goods as the attitude object. To ascertain the buying behavior of the women, structured questionnaire adopting five point Like art scale was used (1-Strongly Disagree and 5-Strongly Agree) [20], and for analysis with statistical tools like Regression analysis, Chi square, ANOVA have been applied in SPSS17 on the primary data.

### Findings-Discussion

The following have been noteworthy based on primary survey and Federation of Indian chamber of commerce& industry (FICCI) 2012 report (Tables 1-8). More than 90 percent of the women were from nuclear families. About 82 percent of females had a family size of not

more than four members. The maximum age range of husbands is 40-50 yrs while the same for housewives is 30-40 yrs. 80% of households had only 2-4 members. The education level of husbands is maximum in the Professional level (35%) and among Housewives, Graduation level (50%). Almost 90% and 82.67% of the husbands and Housewives respectively of the sample population were employed in Govt. / Pvt. Sector. The average monthly income of 40 percent of households were in the range of Rs. 26,000/- Rs. 45,000/- (L) and 30.33 percent of the households belonged to the income range of Rs.46,000/- to Rs.75,000/-, (falling in the income group classification M), for analysis. The (VL) very low levels of monthly Income (below Rs. 25,000/- per household) accounted for 13% and the (H) higher levels of income (above Rs. 76,000/- per household) was found in 16.66% of the sample population of households. In 79.67% households, wives make the decisions on purchase of domestic kitchen durables (white goods) and self-help (no servant) has been practised in the kitchens of 61% households, usually working housewives. The fuel used in kitchen was predominantly LPG gas (88.67% households), wood (7.33%) and Kerosene (4%) have also been used. The surveyed sample population had 82.67% Kerala resident and 12.67% were south Indian (non-Keralite) with 4.67% accounting for North Indians residing in Kochi. Eighty-seven percent of the respondents/households indicated that their purchase intention was dominated by reason (rational motive) weighting the merits/demerits and the C-B ratio on durable products. There is clear opinion on retail outlet from which consumers prefer to purchase; 50.67% preferred established retail brand dealers while 35.67% opted for the now ubiquitous margin free supermarkets/shopping malls. For 39.01% of households, the others influence is as follows:39.01% influenced by Family members, 17.85% influenced by friends, 15.93% influenced by close relatives,14.01% influenced by colleagues/peers, 12.08% influenced by neighbors and 1.12% influenced by others like salesmen/celebrities etc. This shows the normative influence on attitude towards purchase of durables. The mass media as a communication source influences the household attitude as below: 32.77% are influenced through TV Ads-celebrity endorsements, 25.11% are influenced through newspaper Ads, 17.02% through Ads/review in popular household feminine magazines, 16.17% through the WWW (Internet) Web sites/E shopping sites, 5.1% through Retailer/Dealer network exhibitions/pamphlets and 3.83% through hoardings/LCD TV Ads/displays in street corners and shopping malls. Interestingly, there is little influence through Radio on the urban households. Regarding the quality of the after sales complaint management-spares services support received on durables for the households: Only 17.45% rated the services as excellent, while 69.78% rated the aftercare services as good, and 9.79% rated the services as satisfactory and 2.98% rated them as bad (complaints). The likelihood of repeat purchase of existing ownership of brands (brand loyalty)in durables in households has been: Most likely (46.12%), More Likely (17.62%), Less likely (12.03%), Unlikely (7.28) and the Undecided (16.95%). With respect to the final conflict resolver-decision maker in the family for purchase of durables: In 56.17% households, the conflict resolver in the household is jointly by involvement of most members, while in 33.19% households the husband resolves the purchase conflicts, in 5.53% households only the wife was the conflict resolver, in 2.98% cases the kids were the conflict resolver for purchase decision making and in only 2.12% households were strongly influenced by parents/In laws. On the sales promotion preference front , the household attraction towards the various modes of sales promotion schemes available in the market for the brands/marketers of durables has been: majority chose Advertisements (44.32%), Celebrity endorsement (22.45%), Hoardings/Banners/Posters -Flex boards (19.87%) and others like dealer gifts/discounts

offer pamphlets (13.36%). The purchase behavior adopted by the households for durables are broadly: Habit-routine style adopted by 7.87%, Limited problem solving style adopted by 19.21%, Extensive problem solving style adopted by the majority (38.35%) and Variety/choice seeking style by 34.57% of the households sampled. The overall purchase attitude towards the act of purchase of modern durables by the households has been a clear majority of favorable (62.14%), Unfavorable (14.58%), Neutral/ambivalent (13.68%) and a minority of Can't tell/Undecided (9.67%) in the sample.

From above Table 1, the highest variance has been seen on the problem solving approach for both Hus and wife, followed by Compromise approach and then the emotional approach. The least variance has been evidenced for the Compliance-submissive approach and then the aggressive-expertise approach for both Hus & wife. On factor loadings, wife dominates over Hus on Compromise, Compliance, Avoidance and emotional approaches and Hus has higher factor loadings for Aggression & Problem solving approaches.

From Table 2 above, the Hus used Aggression/Assertiveness/Legitimacy/Expertise style more than their wife, with higher mean scores. However the wife adopted Avoidance-withdrawal/Disengagement/arbitrary style more than the Hus which applies in the use of Compromise/Bargaining/rewarding style as well. The mean score for wife adopting the Compliance/Submissive/Self-effacement/Supplication style is higher than their Hus, which is repeated in the use of Emotional/Play up emotional Card/Empathy/Coercion style in purchase decisions in the family. However the spouse had a higher mean score in the use of Problem solving/reasoning-rational/Persuasion by analysis-arguments/Subtle manipulation style of conflict resolution in family purchase decision making. Accordingly the following hypothesis are significant/not significant as hereunder based on ANOVA on Wife and Spouse groupings.

H1: There exist significantly higher adoption of aggressive-assertive conflict resolution style by wives than their spouse to arrive at joint purchase decision making in the family on consumer durables. Null hypothesis is rejected as not significant statistically.

H2: There exist significantly higher adoption of avoidance-disengagement conflict resolution style by wives than their spouse to arrive at joint purchase decision making in the family on consumer durables. Null hypothesis is accepted as significant statistically.

H3: There exist significantly higher adoption of compromise-bargaining conflict resolution style by wives than their spouse to arrive at joint purchase decision making in the family on consumer durables. Null hypothesis is accepted as significant statistically.

H4: There exist significantly higher adoption of compliance-submission conflict resolution style by wives than their spouse to arrive at joint purchase decision making in the family on consumer durables. Null hypothesis is accepted as significant statistically.

H5: There exist significantly higher adoption of rational problem solving-persuasion conflict resolution style by wives than their spouse to arrive at joint purchase decision making in the family on consumer durables. Null hypothesis is rejected as not significant statistically.

H6: There exist significantly higher adoption of emotion-coercion conflict resolution style by wives than their spouse to arrive at joint purchase decision making in the family on consumer durables. Null hypothesis is accepted as significant statistically.

		Factor loading		% Variance		Cron Alpha	
		Wife	Hus	Wife	Hus	Wife	Hus
A	Aggression/Assertiveness/Legitimacy/Expertise						
1.	I am more knowledgeable/experienced	0.76	0.78	7.29	8.23	0.76	0.71
2.	I have the legitimate authority	0.74	0.82				
B	Avoidance-withdrawal/ Disengagement/ arbitrary						
1.	I keep away from opinions-not sharing feelings	0.83	0.82	9.14	6.07	0.76	0.74
2.	I do not engage in decisions of others	0.78	0.76				
C	Compromise/Bargaining/rewarding						
1.	I negotiate for mutual agreement	0.81	0.79	24.97	23.18	0.85	0.79
2.	I seek compromise by being positive	0.78	0.77				
D	Compliance/Submissive/Self- effacement/Supplication						
1.	I plead for a favor as agreement	0.84	0.72	7.25	5.01	0.72	0.83
2.	I am disinterested in Spouse's favor	0.86	0.68				
E	Problem solving/reasoning-rational/Persuasion by analysis-arguments/Subtle manipulation						
1.	I raise rational aspects-intellectual basis	0.85	0.87	29.68	37.25	0.87	0.84
2.	I convince/persuade for affectionate acceptance through more information	0.83	0.85				
F	Emotional/Play up emotional Card/Empathy/Coercion						
1.	I appeal to doing favor & love	0.87	0.74	21.67	20.26	0.70	0.72
2.	I either use threat or deep silence of separation	0.85	0.76				

Table 1: Factor Analysis on family Conflict Resolution styles

S. No		Wife		Spouse		F Value (Sig level)	S/NS
		Mean	S.D	Mean	S.D		
A	Aggression/Assertiveness/Legitimacy/Expertise	2.26	1.13	2.64	1.24	-3.547	NS
B	Avoidance-withdrawal/ Disengagement/ arbitrary	1.89	0.94	1.53	0.79	2.051#(0.087)	S
C	Compromise/Bargaining/rewarding	2.97	1.06	2.75	1.21	3.802+(0.011)	S
D	Compliance/Submissive/Self -effacement/ Supplication	1.94	1.06	1.48	0.86	2.372#(0.052)	S
E	Problem solving/reasoning-rational/Persuasion by analysis-arguments/Subtle manipulation	3.45	0.92	3.76	0.87	-0.010464	NS
F	Emotional/Play up emotional Card/Empathy/Coercion	2.05	1.14	1.97	0.98	2.661+(0.048)	S
						+P<0.05 level; *P<0.01 Level and #P<0.1 Level	

Table 2: Test on difference in preference for adoption of Conflict resolution strategy

### Decision purchase roles in family Units:

Clear division of roles for each member of the family exist with their participation to meet the collective contribution for the welfare of the family (Table 3). The wife's role in the family purchase decision was studied by analyzing their decision making in expressive aspects like selection of the brand, design, color, and size of durables purchased, the timing of purchase and dealer/shop from where the durable is purchased. The need identifier and decision making is found to be as below (round off):

Reasons for need identification for white goods /Brown goods are: due to dissatisfaction with the existing durable (36.2/35.6%), change in financial status (10.1/21.9%), change in Family Lifecycle stage (FLCS-13.6/9.2%), availability of new products with variety (2.3/22.1%), need to replace or exchange old product in use (15.2/9.6%), Gift/new house (2.6/1.6%). The most important motivation for purchase of durable is to satisfy the social esteem needs. This is due to social comparison and peer pressure. Because other's possess the durables, Durable products are brought in a house so as to match the reference group norms/ association/impress others for social status (Table 4). The Family friends are the most influential social reference group in this process in the Kerala society.

In the consumer attitude-decision making for the brand of the durable to be purchased, wives play not so significant role in the brand decision for brown goods (15.6%) but quite significant for white goods (26.1%) with the predominant being joint decision (33.8%) for white goods, while for brown goods the spouse is dominant (46.2%) followed by joint (20.1%), wife (15.6%) and children (13.7%). The children have a higher say in brown goods (13.7%) than white goods (11.1%) on the brand choice. On the model/style/Color choice with intangible attributes or expressive aspect of the purchase role (Table 5), wives have a largest say for white goods (31.5) followed by spouse (26.8%), then children (17.9%) and Parents (15.6%). In contrast, for brown goods, spouse (38.4%) followed by Joint (29.4%), wife (14.3%) and children (12.5). The question of where to buy/on the choice of place or dealer from where the durable is to be purchased is primarily dominated by spouse for white goods (49.9%) and followed by parents (19.6%) based on their past experience; the role of wife comes third only (14.6%). Spouse have a much higher say for brown goods (61.2%) followed by parents (14.7%) similar to white goods, with the wife again in third place (12.8%) and role of children insignificant. Regarding when to buy the durables, spouse has the lead role for white goods (39.6%) followed by Joint (31.2%), parents (16.1%), wife (12.5%) and insignificant for children. However for brown goods, comparably, spouse lead (43.7%) with Joint decision (33.28%) followed by parents (13.7%) and wife (8.5%), children have insignificant role.

Family member's contribution	% for White Goods						% for Brown Goods					
	REF	WM	MWO	LPG H	MGU/F Pro	Overall rating	CTV	PC/Laptop	Cell phones	Home Theatre	SplitAC Units	Overall rating
Wife	34	35	32	38	26	33	13	9	19	12	23	15
Hus	28	19	26	21	22	23	32	35	21	28	24	28
Male Children	2	3	6	2	5	4	19	24	24	25	16	22
Female Children	3	11	9	8	8	9	16	16	20	24	21	19
FDU(Consensus)	33	32	27	31	39	31	20	16	16	11	16	16

Table 3: Need identifier role and Decision maker for the family on purchase of durables categories

Family member	% for White Goods				% for Brown Goods			
	Brand	Model/style/Sizing	Where to buy/price	When to buy	Brand	Model/style/Sizing	Where to buy	When to buy/price
Wife	26.1	31.5	14.6	12.5	15.6	14.3	12.8	8.5
Hus	24.8	26.8	49.9	39.6	46.2	38.4	61.2	43.7
Children(<10 yrs and <18 Y age)	11.1	17.9	7.1	0.6	13.7	12.5	0.91	0.82
Parents	4.2	15.6	19.6	16.1	4.4	5.4	14.7	13.7
Family Unit	33.8	8.2	8.8	31.2	20.1	29.4	10.39	33.28

Table 4: Family decision Unit's (FDU) decision making on purchase of durables categories

s.no	Purchase process role adopted by wife in the family	% White Goods	% Brown Goods
1	Suggests/influences purchase in recognition of need/Suggest	17.00	16.75
2	Controls flow of information regarding purchase decision	11.20	10.55
3	Makes final purchase decision/authority -Decider	13.30	12.15
4	Engages in actual purchase transaction/Purchaser	12.40	11.80
5	Prepares/operates the durable in household for utility/entertaining	14.70	17.20
6	Actually consumes/uses the purchased durables/User	11.90	16.30
7	Takes care of the durables/repairs/servicing/ Maintainer	12.60	9.50
8	Chooses when /how to dispose the old durables/Disposer	6.90	5.75
	Total (%)	100	100

Table 5: Multi-tasking Purchase roles adopted in FDU for durable categories

Six types of conflict resolution styles (CRS) adopted in purchase decision making were studied herein like the Aggressiveness, Avoidance/Disengagement, Compromise, Compliance/submission and problem solving (Table 6). Based on the demographic profile of income (very low, low, medium, high), the conflict resolving style mean values has been tabulated as below viz., <Rs.25K/month=VL Income group (13%), Rs.26-45 K/month=L Income group (40%), Rs.46-75 K/month=M Income group (30.33%), and >Rs.76 K/month=H Income group (16.66%).

Regarding the use of Aggressiveness as the conflict resolution style, the high income group rarely applied the same compared to other income groups, in that they avoid showdown to save social image. However there was no significant difference in the mean scores of Working wife family (WWF) and Non-Working wife family (NWWF) in adopting aggressive style of conflict resolution. Regarding the avoidance/withdrawal style of conflict resolution, the middle income group significantly adopted the same than other income groups, being social conformists. There was no significant difference in the mean scores of WWF and NWWF on the avoidance strategy. Respondents in the middle income group used compromise style of conflict resolution significantly more than other income groups as they are adaptable to situations by developing compromising stands. There was no significant difference in the mean scores of WWF and NWWF however for compromise style. Respondents in the middle income group significantly used compliance/submissive style of conflict resolution than the other income groups and accepts social norms easily. However there was no significant difference in the mean scores of WWF and NWWF in adopting compromise style. The VL Income group used little of reason/problem solving style compared to other income groups and have higher levels of conflicts due to

restricted availability of resources. Thus economic constraints/distress could lead to lesser communication within the family. The middle class exhibited most maturity in reasoning style. There is no significant difference between the WWF and NWWF groups in adopting reason for resolving conflicts. The VL/L income groups adopted emotional strategy predominantly than the H income group, with the M income group adopting very little of this strategy. The NWWF employ more of emotional style of conflict resolution than the WWF. In summary the low income groups used problem solving, compromise, compliance, avoidance styles significantly lower than other income groups but used aggressiveness & emotion significantly higher than other income groups; the middle income groups used positive problem solving, compliance, compromise, aggressiveness and avoidance significantly higher than other groups; and there has been no significant difference observed in the adoption of conflict resolution styles between the WWF and the NWWF in the urban Kerala households.

### Null hypothesis testing results

H7: Demographic factors does not have significant influence on wife's attitude- decision making for purchase of white goods for common use of the family.

H8: Social factors does not have significant influence on wife's attitude- decision making for purchase of white goods for common use of the family.

H9: Marital quality does not have significant influence on Wife's attitude-decision making for purchase of white goods for common use of the family.

H10: Conflict resolution effectiveness within the family does not have significant influence on Wife's attitude-decision making for

Mean Values	Wife's category		Income group family category			
	WWF	NWWF	V. Low	Low	Medium	High
Conflict resolving style						
Aggression	3.62	3.23	3.84	3.73	2.75	1.46
Avoidance	3.73	3.31	1.87	2.02	4.67	2.71
Compromise	3.42	3.83	1.86	4.94	5.17	4.68
Compliance/Submissive	2.56	2.39	1.21	3.58	4.32	2.47
Problem solving/reasoning	1.97	2.58	1.03	2.64	3.53	2.86
Emotional	1.89	2.17	2.95	2.82	2.06	2.43

Table 6: Conflict Resolution style (CRS) adopted in FDU on purchase decision on Durables

		Chi-Square Value(Calc)	Table value	S/N/S	Decision
a	Age/FLC Stage	19.817	9.488	S	H0 rejected
b	Family size	27.951	9.815	S	H0 rejected
c	Education	21.416	9.488	S	H0 rejected
d	Occupation	12.079	12.592	NS	H0 Accepted
e	Monthly Income of Family	22.417	12.592	S	H0 rejected
f	Family's Spending pattern	29.682	16.919	S	H0 rejected
g	Socio graphics /Peer influence	32.334	16.919	S	H0 rejected
h	Marital quality of Life-Family	31.982	9.487	S	H0 rejected
i	Conflict resolution style effectiveness –Family dynamics	25.814	9.498	S	H0 rejected

Table 7: Null Hypothesis testing -Chi square test on demographics and other Constructs.

Dependent Variable : Attitude towards purchase behavior	Non-standardised		Standardised	t	Sig.	Conf. Interval @ 5%	
	B	Std error	Beta			Lower	Upper
Constant	2.083	0.520		4.007	.000	1.503	3.113
Demographics	0.350	0.090	0.346	3.880	.000	0.171	0.528
Socio-graphics	0.412	0.109	0.384	3.998	.000	0.213	0.752
Marital Quality of Life	0.124	0.100	0.110	-2.247	0.215	-0.132	0.274
Conflict Resolution	0.187	0.073	0.222	3.072	0.042	0.095	0.295
Marketing	0.136	0.098	0.137	2.691	0.023	0.137	0.319

Table 8: Multiple Regression Analysis

purchase of white goods for common use of the family (Table 7).

H11 a-f: The personal (demographic) aspects of wives does not significantly influence the favorable attitude towards the purchase behavior towards durables. The null hypothesis is rejected except marginally for Occupation.

H12 (g): The social (other's influence) aspect of wives does not significantly influence the favorable attitude towards the purchase behavior towards durables. Null hypothesis is rejected.

H13 (h): Marital quality does not have significant influence on Wife's attitude-decision making for purchase of white goods for common use of the family. Null hypothesis is rejected.

H14 (i): Conflict resolution style effectiveness within the family does not have significant influence on Wife's attitude-decision making for purchase of white goods for common use of the family. Null hypothesis is rejected.

The Occupation of the respondent (wife) does not influence the purchase behavior on durables fully, while the personal aspects like FLC Stage/Age, Family size/structure, Education, monthly income of family and spending Lifestyle habits followed significantly influence the purchase attitude-behavior towards durables. Hence majority of the demographic variables reject the null hypothesis (Table 7). Notably, the Social network (Other's influence) aspect significantly influences favorable purchase attitude for durables. Thus the subjective norms do influence the consumer attitude to substantial levels. The normative influence outweighs the personal-psychographic variables in their influence on wives purchase attitude and decision making towards durables. The quality of marital life also do influence the purchase

attitude-decision making. Wives in the joint families are found to be careful and considerate about the kind of impression they make while purchasing than their counterparts in the nuclear families. The Education level of wives has a significant influence in their purchase decision. As the education level of wives increased, their ability to take decisions on their own also improved with higher confidence. The age was found to have a significant impact on wife's being dependent on others for the purchase decision. Similarly as age increases so does their extent of taking decisions on their own. As age increases there is decrease in their dependency for taking purchase decisions on others. The occupation of wives does not influence their level of consideration of other's opinions while purchasing durables for the household. The Income levels of family influences the Wife's perception that other people may find fault in their purchase decision making. As the income increases so does their fear that other people may find fault in their purchases. A regression analysis with the consumer attitude as the dependent (EndoG) variable & the four independent variables like Personal factor, Socio graphic factor, Marital quality of Life (MQL), CR style effectiveness, Market, has coefficients listed below:

From above Table 8, it is surmised that the socio-graphics is the most significant factor followed by personal factor(demographics) and Conflict resolution style effectiveness significantly influencing the consumer attitude at 1%,while there is negative relation between MQL and the consumer attitude at 5%.This can be explained as when the MQL is higher, there need not be a favorable purchase attitude as MQL is a psychological construct involving emotions, though linked to conflict resolution between the partners ,and the marketing factor is also relevant for the Kerala family units prevailing now.

## Conclusion

Wife's purchase role, attitude and decision making ability is affected by the type of family/Family decision Unit (FDU) (joint or nuclear), size of family, FLC stage, age, education, occupation and income levels. As the age of wives increases, their confidence and trust on the purchase decision they take also increases. Higher education also makes wives free and confident about the purchase decision they take. Professionals among wives tend to be more free and relaxed when taking the purchase decision, they do not give much importance to what others feel about the purchase decision they take either within the family or in their social circles. The socio-graphic profile of housewives is predominant in the purchase behavior towards white goods or brown goods. The Income levels of the family also affects the way wives perceive that other people feel about their purchase decisions. Home use white goods- durables like washing machine and refrigerator purchases have a major influence of wives. Wives predominantly decide the design, color/style and size of washing machines/Refrigerators/Microwave oven forming the major white goods be purchased in a family, as it is the wife who generally use the same at home. Kids have little role in deciding the purchase of durables. The six types of conflict resolution styles (CRS) are adopted by both the wife and spouse in each household as per the discussions/findings cited above.. As the durables involve the personality of both the product and service ingrained in it, the choice is complex for the consumer, unlike a Fast moving consumer goods (FMCG) product consumed in bulk volume by the family. Further studies on family dynamics and conflict resolution is imperative in the modern consumption spree due to the cosmopolitan outlook of the Malayalees in embracing innovative consumer durables. The sales of durables in Kerala is the highest in the Country and Kochi accounts for 62% of sales volume.

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